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THESIS

CIVILIAN EARNINGS OF NON-RETIREE OFFICERS

by

Hsieh, Tsu-Sung

September, 1991

Thesis Advisor: Stephen L. Mehay

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Log-earnings equations were estimated to measure the effect of (1) veteran status, (2) skill transferability, and (3) commissioning source. Empirical analyses were conducted using samples of officers categorized by race and gender. Age-earnings graphs were used to help explain differences in income between various groups of non-retiree officers and their civilian counterparts.

The results indicate that non-retiree officers have, on average, higher incomes than their civilian counterparts. Although Navy officers earn the highest premium, Army officers earn less than their civilian counterparts. Male non-retiree officers have higher incomes than female non-retiree officers. White non-retiree officers exhibit increasing income growth rates while nonwhite non-retiree officers reveal no consistent growth pattern. Skill transferability yields a 10-percent earnings premium. Finally, military academy graduates were found to earn 17.3 percent more income than their civilian counterparts.

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Civilian Earnings of Non-Retiree Officers

by

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Lieutenant, Republic of China Navy
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Submitted in partial fulfillment
of the requirements for the degree of

MASTER OF SCIENCE IN MANAGEMENT

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September 1991

ABSTRACT

This thesis looks at the post-service civilian earnings of non-retiree military officers. For this purpose, a data base was created using the 1986 DoD Reserve Components Survey.

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I. INTRODUCTION

A. BACKGROUND

Many studies of post-service earnings have been conducted. However, most of them have focused on samples composed of enlistees rather than officers. Officers have different backgrounds before they enter the military and different career paths afterward, compared to enlistees. Hence, behavior in terms of post-service earnings capacity should be different, and one cannot draw any conclusions concerning the impact of a tour of military duty on officers by referring to prior studies of enlistees. The impact of military service on the post-service earnings of veterans is examined in this thesis by comparing the earnings of non-retiree officers with that of their civilian counterparts.

B. OBJECTIVES

The U.S. military is encountering more competition with the private sector for qualified persons at the same time the youth cohort is declining. Improved manpower policies are needed to match these challenges. People view entering the military as an investment in human capital; hence, the value of military service and its impact on a veteran's earnings potential in the private sector has become extremely important (Miller, 1991). The objectives of this thesis are to determine what effect military service has on the post-service earnings of veterans and what factors contribute to this effect.

C. THE RESEARCH QUESTION

The issue of how non-retiree officers fare in the civilian labor market after leaving active duty is the focus of this research. The post-service earnings experiences of non-retiree officers are compared with that of comparable civilians with no active duty military experience to determine whether military service is associated with any observed earnings differences. A secondary question is whether post-service earnings differences depend on the branch of service, commissioning sources, and occupational transferability. Finally, post-service earnings differences for veterans are examined by gender and race.

D. SCOPE, LIMITATIONS AND ASSUMPTIONS

This thesis contains two parts. The first part is composed of descriptive statistics of samples of veterans and nonveterans. The second part consists of multivariate regression models, in which annual and weekly income models are specified as dependent variables. The models are used to analyze the impact of veteran status and other demographic variables. Both parts provide graphs to illustrate income levels by age for different samples.

The data base used for the empirical analysis is derived from the edited compilation of responses to the 1986 DoD Reserve Component Survey. This survey provides cross-sectional data; thus no analysis of veterans' post-service earnings behavior over a long period of time is attempted. However, to maximize the information available in the Reserve Survey, means of annual/weekly income by age cohorts are examined.

The advantages of using the Reserve Component Surveys (RCS) are twofold: (1) it provides a large sample of veterans, and (2) it provides information on each respondent's military history. A major assumption is that reservists who are veterans are sufficiently different from reservists who are nonveterans to validate the tests of earnings differences. This assumption was adopted by Mehay (1991) who previously used the Reserve Components Surveys to analyze the post-service earnings experiences of enlisted personnel.

II. LITERATURE REVIEW

A. FRAMEWORK

Research on the post-service earnings of veterans can be classified according to the era studied: World War II, Korean war, Vietnam war, and All-Volunteer Force (AVF). The impact of military service on post-service civilian earnings, and the comparison of earnings between veterans and their civilian counterparts, are the focus of these studies. Even though there are many studies for these four periods, conclusions have not always been consistent. Some studies of the World War II era have suggested veterans receive an earnings premium (Villamez and Kasarda, 1976; Little and Fredland, 1979), while others (Angrist and Krueger, 1989) have found that World War II veterans earned less than nonveterans.

The same situation applies to studies of Vietnam war veterans. DeTray (1980) and Goldberg and Warner (1986) found that Vietnam veterans earned more than nonveterans. At the same time, Berger and Hirsch (1983) concluded that veterans' earnings were approximately equal to nonveterans; and Angrist (1990), and Angrist and Krueger (1989) point to veterans earning less than nonveterans.

Conclusions of studies of the All-Volunteer Force (AVF) era commonly suggest that veterans' earnings are less than that of nonveterans in the early years of their civilian worklife (Bryant and Wilhite, 1990). However, Mangum and Ball (1989), and Daymont and Andrisani (1986) report that veterans have higher earnings growth rates and may catch up to their civilian counterparts within two to three years after discharge from service.

Borjas and Welch (1986) is one of the few studies to examine the civilian earnings of officers. They focused on officers who were military retirees, and found higher earnings growth rates for these retirees. However, officer retirees were not able to overtake the earnings of comparably-skilled civilian counterparts (among individuals employed full-time year round). Thus, they report that the wage rates of retirees (both officers and enlisted men) are lower than the earnings of their civilian counterparts throughout the second career.

B. HUMAN CAPITAL THEORY

Human capital theory is frequently used to investigate the influence of serving in the military on the earnings abilities of veterans entering the civilian sector. Human capital can be defined as the present value of the future earnings derived from an individual's skills, abilities and knowledge. Even though this theory is generally used to evaluate the returns to education and training, much consideration has also been given to how the choice of a military occupational specialty affects earnings potential in similar civilian occupations (Miller, 1991).

"Transferability of occupational skill" is one of the concerns in human capital theory. And most studies agree that skill transfer is more prevalent in the more technical specialties than for those with military-specific training, and generally greater for veterans who served in the Navy and Air Force than for those who served in the Army (Miller, 1991).

Military service has also been regarded as a "screening device," with civilian employers viewing military service as an indicator of good work qualities. Veteran status may identify the more productive workers and certify that some minimum standards have been met (DeTray, 1982).

Another aspect of human capital theory is "bridging," which is viewed as the military service providing the veteran with a means to increase his productivity and subsequent earnings ability. However, the bridging hypothesis generally is used to investigate the impact of military service on the earnings potential of minorities and others who may not have had ready access to opportunities to improve their productivity in the civilian labor force. Martindale and Poston (1979) addressed the bridging environment associated with the military, particularly for minorities, in creating this premium. The bridging, substitutability, and occupational transferability hypotheses, and productivity screen are regarded as producing an earnings premium for a veteran.

DeTray (1982) supports the hypothesis that the specialized training that recruits receive after basic training, as well as further schooling and training financed through the G.I. bill, help explain the veterans' premium. Angrist and Krueger (1989) suggest that this premium can be amplified or mitigated by political and economic environmental considerations. However, the premium is not universal across Services. Bryant and Wilhite (1990), for example, found that the branch of service matters. They discovered that the time enlistees spent in the Army and Marines operated to reduce an individuals' earning power, and military training did not offset that negative impact.

Mehay (1991) found that branch of service also mattered, with Army veterans experiencing negative wage effects. However, he also found a small negative effect of military service overall. He pointed out that, in the AVF era, the military pay received by members of the armed forces during their tour of duty often exceeds the pay of their civilian counterparts (or what the members themselves could have earned had they not entered the military). Consequently, the small earnings penalty incurred by veterans upon exit from the military may be outweighed by the positive earnings differential during their period of enlistment.

The Mehay (1991) study is the only one to have used the 1986 Reserve Components Survey. The data for the present study are drawn from this survey. The main difference between this thesis and the Mehay study is that this thesis focuses exclusively on officers.

III. DATA AND METHODOLOGY

A. DATA

The data base used for this thesis is derived from an edited compilation of responses to the 1986 DoD Reserve Component Surveys administered by the Defense Manpower Data Center (DMDC) in coordination with the Deputy Assistant Secretary of Defense (Guard/Reserve Manpower and Personnel). The 1986 DoD Reserve Component Surveys (RCS) is a cross-service data base that contains information related to the impact of personnel policies on service members and their families.

The RCS survey included only members of the Selected Reserve who were in active drilling status. The data base used in this thesis focused on non-retiree officers, i.e., reservists who served at least two years but not more than 20 years of service on active duty. Coast Guard officers are omitted. Warrant officers are included, but the sample was restricted to those with attainment of a college degree or higher. Many warrant officers were deleted by this college degree restriction. Their civilian counterparts are also extracted from the data base: "civilians" are defined here as reservists who served less than two years on active duty. The Reserve Component Surveys interviewed 60,120 officers and enlisted personnel, but after the various restrictions were applied, the sample of respondents for this thesis was 6,677.

B. METHODOLOGY

Beside the descriptive statistics to interpret general differences between various groups, regression models also are estimated in this thesis.

For the purposes of comparing post-service age-earnings profiles of various groups, plots of means of annual income as well as weekly earnings are made. The marginal effects of various variables are calculated via regression models. Two kinds of models were created from the data base: one based on annual income, and another based on weekly earnings.

The reason to use plots of age-earnings profiles for various groups is that the data from the 1986 DoD Reserve Component Surveys are cross-sectional in nature. Dividing these groups, e.g., white-veteran and white-civilian, by age can reveal the time pattern of earnings.

The log-earnings model is specified as follows:

$$\ln(\text{earnings})=b_1+b_2I+b_3F+b_4W+b_5M+u$$

where,

b's= estimated coefficients

I = a vector of personal characteristics summarized in Table 1

W = a vector of work characteristics summarized in Tables 2 and 3

M = a vector of military characteristics summarized in Table 2

u = a random error term that is normally distributed with mean zero and a constant variance.

Models and their variables used in this thesis are listed in Table 4.

TABLE 1 VARIABLE DEFINITIONS

MILITARY CHARACTERISTICS

AFNG	Serves in Air Force National Guard
AFRES	Serves in Air Force Reserve
ARNG	Serves in Army National Guard
ARRES	Serves in Army Reserve
MCRES	Serves in Marine Corps Reserve
NAVRES	Serves in Navy Reserve
VET	Served on active duty
AFVET	Previous active duty in Air Force
ARMYVET	Previous active duty in Army
MCVET	Previous active duty in Marine Corps
NAVYVET	Previous active duty in Navy
ACADEMY	Academy graduate
ROTC	ROTC graduate
OCS	OCS graduate
XFRVET	Veteran whose current primary occupational specialty is the same as he/she had while on active duty and his/her civilian job is similar to Guard/Reserve occupational specialty
AFTRAN	Air Force veteran whose current primary occupational specialty is the same as he/she had while on active duty and his/her civilian job is similar to Guard/Reserve occupational specialty
ARMYTRAN	Army veteran whose current primary occupational specialty is the same as he/she had while on active duty and his/her civilian job is similar to Guard/Reserve occupational specialty

TABLE 1 (continued) VARIABLE DEFINITIONS

MCTRAN Marine Corps veteran whose current primary occupational specialty is the same as he/she had while on active duty and his/her civilian job is similar to Guard/Reserve occupational specialty

NAVYTRAN Navy veteran whose current primary occupational specialty is the same as he/she had while on active duty and his/her civilian job is similar to Guard/Reserve occupational specialty

INDIVIDUAL CHARACTERISTICS

AGE = 1 if age in years

BLACK = 1 if respondent is black

HISP = 1 if respondent is hispanic

LANG = 1 if English main language spoken at home

EDUC years of education completed

HSGRAD = 1 if high school graduate

COLLEGE = 1 if some college education

MARRIED = 1 if married

CHILD = 1 if two or more dependents

EXP potential labor market experience (AGE minus EDUC minus six)

EXP2 = $(\mathrm{EXP})^2$

WORK CHARACTERISTICS

WORKRES = 1 if working full-time in Guard/Reserve

WORKFTC = 1 if working full-time in civilian job

WORKPTC = 1 if working part-time in civilian job

TABLE 1 (continued) VARIABLE DEFINITIONS

SELFEMPL = 1 if self employed

UNEMPL = 1 if unemployed

PRIFIRM = 1 if works for a private corporation

FAMBIZ = 1 if works in a family owned business

FEDGOV = 1 if employed by the Federal Government

STATEGOV = 1 if employed by a State Government

LOCALGOV = 1 if employed by a Local Government

PRIFIRM = 1 if employed by a civilian firm

INCOME VARIABLES

INCANN	respondent's annual income (restricted to values greater than zero)
INCWKLY	respondent's weekly income (restricted to values greater than $50)

DEPENDENT VARIABLES

LNENGS	natural logarithm of respondent's annual income
LNWKLY	natural logarithm of respondent's weekly income

TABLE 2 CENSUS INDUSTRY CATEGORIES

AGRIMIN = 1 if Agriculture, Forestry, Fisheries, Mining and Construction

MANUFAC = 1 if Manufacturing

TABLE 2 (continued) CENSUS INDUSTRY CATEGORIES

TRANSP = 1 if Transportation, Communication an other Public Utilities

WSALE = 1 if Wholesale trade

RETAIL = 1 if Retail trade

FINANCE = 1 if Finance, Insurance, Real Estate, Business

REPSERV = 1 if Repair services

PERSERV = 1 if Personal services

PROSERV = 1 if Professional services

ENTREC = 1 if Entertainment and Recreation

PUBADM = 1 if Public Administration

TABLE 3 CENSUS OCCUPATION CATEGORIES

MANAGER = 1 if Administrative, Managerial and Management related

PROFESS = 1 if Professional, Scientific, Specialty, Teachers, Education Administration, Technicians

SALES = 1 if Sales

ADMIN = 1 if Administrative Support, Clerical excluding Postal

SERVICE = 1 if Protective Services, Postal and Food Services

MINEFM = 1 if Mine and Farm Workers

CRAFT = 1 if Construction Workers, Mechanics and Engineers

OPMACHIN = 1 if Precision Production Workers, Machine Operators, Assemblers, Assemblers and Inspectors

OPMOVE = 1 if Motor Vehicle Operators, Other Transportation and Material Moving Occupations

OPLABOR = 1 if Other Handlers, Helpers and Laborers

TABLE 4 REGRESSION MODELS AND THEIR VARIABLES

CONTROL VARIABLES = EXP EXP2 MARRIED CHILD EDUC BLACK SELFEMPL WORKPTC AGRIMIN ENTREC FINANCE MANUFAC PERSERV PROSERV PUBADM REPSERV TRANSP WSALE ADMIN CRAFT MANAGER MINEFM OPLABOR OPMACHIN OPMOVG SERVICE

MODELS

1A lnENGS = f ([CONTROL VARIABLES] VET, MALE, WHITE)
and
1W lnWKLY

2A lnENGS = f ([CONTROL VARIABLES] AFVET, ARMYVET, MCVET, NAVYVET)
and
2W lnWKLY

3A lnENGS = f ([CONTROL VARIABLES] XFRVET, VET)
and
3W lnWKLY

4A lnENGS = f ([CONTROL VARIABLES] AFTRAN, ARMYTRAN, MCTRAN, NAVYTRAN)
and
4W lnWKLY

5A lnENGS = f ([CONTROL VARIABLES] ACADEMY, ROTC, OCS)
and
5W lnWKLY

IV. EMPIRICAL ANALYSIS

A. DESCRIPTIVE STATISTICS

Tables A-1 through A-18, located in Appendix A, contain the descriptive statistics for the samples. Statistics are provided for the full sample, and for samples classified by gender, race, and veteran status. The plots, Figures A-1 through A-8, illustrate the means of income for the full sample and for each of the separate samples: veterans and non-veterans, whites and nonwhites, and males and females.

All of these samples extracted from the survey include respondents who reported positive annual income, and who have a weekly income above $50. Also, to be included in the sample, respondents must have a college degree or above and all must be full-time workers. Non-retiree officers are defined as those with a length of service on active duty for at least two years and not more than 20 years.

1. Full sample

The descriptive statistics for the full sample are presented in Table A-1. The average annual income in the sample is $41,410, with an average age of 38.9 years. Non-retiree officers represented 53.7 percent of the total sample. Sixty percent of the sample worked in civilian jobs that are reported to be "similar" to their Reserve or National Guard occupational specialties.

Furthermore, officers who work in civilian jobs that are both similar to their Reserve or National Guard occupational specialties and the same as they had while on active duty account for 17 percent of the sample, or about 32 percent of the non-retiree officers (see also Table A-2). This figure closely approximates the results of research by

Mangum and Ball (1989), who indicated that about one-third of the veterans studied entered occupations related to their active duty military specialty.

Almost 52 percent of the sample was serving in an Army Reserve or National Guard unit, 22 percent were in the Air Force, 17 percent were in the Navy, and 9 percent were in the Marine Corps. The distribution of veterans according to their active-duty experience follows a similar pattern. Army respondents constituted 22 percent of all veterans, while Air Force respondents were 15 percent, Navy respondents 9 percent, and Marine Corps respondents 7 percent. Within the full sample, 4 percent are of a military academy graduates, 28 percent received commissions through Reserve Officer Training Corps (ROTC), and 22.2 percent through Officer Candidate School (OCS). The mean education level was almost 17 years (one year beyond college); seven percent of the sample was black, and 80 percent of the sample was married.

The annual and weekly mean incomes for the full sample are presented in Tables A-2 and A-3. Note that the mean incomes are classified by age, and sample sizes vary considerably for each different age cohort. The mean incomes are not reliable for ages before 28 years and after 51 due to small sample sizes. The mean incomes reveal an upward pattern by age, especially between ages 28 and 51.

2. Comparisons by Veteran Status

Veterans and their civilian counterparts have quite similar descriptive statistics, as listed in Table A-4. One of the few differences is the mean income. Mean income levels are slightly higher for veterans than for civilians. Figures A-3 and A-4 also support this observation. Angrist and Krueger (1989) found that veterans of World War II earned six to twelve percent less than did comparable veterans. Likewise, Borjas and Welch (1986) reported that civilian earnings exceed officer earnings at every point during the entire second career of retired officers. However, AVF non-retiree officers in this study reveal a better post-service earnings pattern. Of the veterans, 29 percent served in the Air Force, 41 percent in the Army, 13 percent in the Marine Corps, and 17 percent in the Navy. Of veterans, 6.6 percent are academy graduates, 33.4 percent came from ROTC, and 25.7 percent from OCS.

3. Comparisons by Race

Table A-9 provides descriptive statistics for the nonwhite and white samples. The average age and education level are almost the same. Nonwhites are more likely to work in government (51 percent compared to 36 percent of whites), whereas whites are more likely to work for a private firm (56.4 percent versus 41.8 percent of nonwhites). Four percent of white reservists are academy graduates, while 2 percent of nonwhite reservists are academy graduates.

Whites have a slightly higher mean income level than nonwhites. However, means incomes by age show opposite results. An examination of the plots of mean incomes by age in Figure A-5 and A-6, reveals that the income of most nonwhites, labeled "O", is higher than for whites, labeled "W". The reason the mean income levels are higher for whites in Table A-9 may be that nonwhites are more likely to withdraw from the labor market than their counterparts. Note that few nonwhites above age 58 are observed in the plots.

4. Comparisons by Gender

According to Table A-14, male reservists have much higher incomes than do female reservists-$43,087 versus $29,643. Men have a higher average age, 39 years, compared to 35.8 for women. Income differences are compared in Figures A-7 and A-8. In addition, a higher percentage of veterans are male (56 percent) than female (36.9 percent).

Over four percent of men are academy graduates, but only less than one-half of one percent of women are; 30.7 percent of men are ROTC products, while 7.8 percent of women are commissioned through ROTC; 24 percent of men are OCS graduates, while 9.4 percent of women enter through OCS.

B. MULTIVARIATE ANALYSIS

Appendixes B through G provide the results of regression estimates of the log-earnings equations for various samples. Annual and weekly income are paired and listed in the order illustrated in Table 4, Chapter 3. Empirical analyses are conducted using the full sample, and the samples categorized by race and gender.

1. Full sample

Regression results for the full sample are listed in Tables B-1 through B-10 in Appendix B. While income differences by veteran status generally are insignificant in this regression model, Army veterans do earn 4.4 percent less, whereas Navy veterans earn 8.5 percent more in annual income than nonveterans. Men earn 13 percent more annual income than women.

Veterans who have a civilian job that is similar to their Reserve/Guard occupational specialty, and that is the same as they had during active duty, earn 10 percent higher annual income. Navy veterans who transfer their occupational specialties earn 15 percent more, Marines earn 13 percent more, and Air Force veterans earn 10 percent more.

Academy graduates earn 17.3 percent higher annual incomes than do their civilian counterparts, while officers from the two other sources--ROTC, and OCS--have insignificant coefficients in the earnings models.

2. Earnings Effects by Veteran Status

Regression estimates for the 3,588 veterans (out of 6,677 persons in the full sample) reveal some interesting results, as shown in Tables C-1 through C-10 in Appendix C. First of all, male veterans earn 19 percent more annual income than their female counterparts, which suggests that male veterans as a whole have better performance in terms of earnings than female veterans. Figures C-3 and C-4 also support this finding.

Using Army veterans as the base case, Navy veterans earn 12.6 percent greater annual income, while Air Force veterans earn 6 percent more and Marine Corps veterans earn 5.5 percent more (Table C-3).

The variable XFRVET, defined as the "military skill transferability," has a 10.2 percent positive impact on annual earnings. Navy occupational transferees earn the largest premium (16 percent), while Marine Corps transferees earn 13.9 percent more and Air Force transferees earn 11 percent more than their Army counterparts (Tables C-5 and C-7).

Mangum and Ball (1986) said that enlistee veterans who work in similar civilian occupations as in the military earn more in the civilian sector than those who do not. The findings in this thesis for officers are consistent with that conclusion.

Using the "other" commissioning sources, e.g., direct appointments, as the base case, academy graduates earn 21.1 percent more, while ROTC graduates earn 6.3 percent more and OCS graduates 2.8 percent more. Plots in Figures C-5 and C-6 also suggest that academy graduates earn the highest income, followed in order by ROTC graduates and OCS graduates.

Figures C-1 and C-2 displays the plots of income for both white veterans and nonwhite veterans. The trend of income by age for whites is increasing, while for nonwhite veterans, income plots are more scattered around the white trend.

The Vietnam-era research of Goldberg and Warner (1986) suggests that white veterans earned more than nonwhite veterans. This result is partially mirrored in this case, and white veterans have a more stable growth rate than their nonwhite counterparts.

3. Earnings Effects by Race

Regression results and plots of nonwhite and white groups are located in Appendixes D and E. The nonwhite sample has only 636 persons, while the white sample has 6,041 respondents. Because of the small sample size, many demographic characteristics are insignificant for nonwhites.

Veteran status as a whole is not significant for either nonwhites or whites. Figures D-1 and D-2 cannot tell that there is a different income for nonwhite veterans or civilians. However, plots for white respondents in Figures E-1 and E-2 illustrate that white veterans have higher income than their civilian counterparts. Angrist (1990) argued that white Vietnam enlistee veterans earned substantially less than nonveterans; however, in this study, AVF veterans reveal different behavior.

If we check across the Services, nonwhite Air Force veterans display a positive 15 percent earnings impact while nonwhite Army veterans display a negative 11 percent effect on earnings (Table D-3). White Army veterans earn 3.6 percent less and white Navy veterans earn 8.6 percent more than nonveterans (Table E-3). Male reservists earn 14.9 and 13 percent more in the nonwhite and white samples, respectively.

Skill transferability for white Army veterans yields a 5-percent premium, but an 18 percent discount for nonwhite Army veterans. Nonwhite Air Force veterans earn 22.3

percent more, while their white counterparts earn only 9.4 percent more; white Navy veterans earn 15.9 percent more and Marine Corps earn 12.9 percent more (Tables D-7 and E-7). White academy graduates earn an 18.6-percent premium, ROTC graduates earn a three percent premium, and the OCS coefficient is insignificant.

4. Earnings Effects by Gender

Regression results and plots for men and women are listed in Appendixes F and G. Male Army veterans earn a 4-percent discount while male Navy veterans earn 8.9 percent more. In addition, Army female veterans earn 9.3 percent less and Marine Corps veterans earn 17.4 percent less (Tables F-3 and G-3). This phenomenon again proves what Bryant and Wilhite (1990) found for enlistees: an individual's branch of service matters. The time spent in the Army and Marine Corps reduces an officer's civilian earning power.

Figures G-1 and G-2 do not reveal any differences in income for female veterans and civilians. However, plots for the male sample (in Figures F-1 and F-2) illustrate that male veterans have higher incomes than their civilian counterparts. Skill transferability yields a premium for male veterans of all Services, ranging from 16 percent for the Navy to 4 percent for the Army; and the coefficients are insignificant for females (Tables F-7 and G-7). Male academy graduates earn a 15.9 percent premium, female ROTC graduates earn 32 percent less, and OCS graduates earn 13.9 percent less (Tables F-9 and G-9).

V. CONCLUSION

This thesis utilized the 1986 Reserve Component Surveys to obtain samples of reservist officers who served on active duty (veterans) and reservist officers who did not serve on active duty for more than the two-year minimum (nonveterans). Regression models of the civilian earnings of non-retiree officers were estimated. The results indicate, based on cross-sectional data, that non-retiree officer veterans earn higher incomes than do their civilian counterparts. However, there are noticeable differences between the various branches of the Armed Services: Navy non-retiree officers earn the largest premium while Army non-retiree officers actually earn less than their civilian counterparts.

Male non-retiree officers earn more than female non-retiree veterans. And, white non-retiree officers display a smoothly upward income growth rate, while nonwhite non-retiree officers display no income growth pattern.

Occupation transferability yields a 10-percent premium across the board. Again, Navy non-retiree officers have the highest earnings effect, followed by the Marines and then the Air Force. Academy graduates have considerably higher incomes than their civilian counterparts, and they also earn a higher premium than ROTC and OCS graduates.

APPENDIX A

TABLE A-1 DESCRIPTIVE STATISTICS OF FULL SAMPLE

N=6677

VARIABLE	MEAN	STANDARD DEVIATION
INCANN	41410.515	21180.895
INCWKLY	827.331	495.749
AGE	38.920	6.599
BLACK	0.076	0.266
HISP	0.028	0.166
EXP	15.688	6.445
EDUC	17.231	1.776
HSGRAD	1.000	0.000
COLLEGE	1.000	0.000
MARRIED	0.800	0.399
CHILD	1.673	1.343
WORKRES	0.001	0.040
WORKFTC	1.000	0.000
WORKPTC	0.017	0.131
UNEMPL	0.001	0.040
SELFEMPL	0.074	0.262
FEDGOV	0.167	0.373
STATEGOV	0.103	0.305
LOCALGOV	0.105	0.306
GOV	0.376	0.484
PRIFIRM	0.550	0.497
AGRIMIN	0.088	0.283
ENTREC	0.001	0.038
FINANCE	0.069	0.253
MANUFAC	0.147	0.354
PERSERV	0.003	0.056
PROSERV	0.287	0.452
PUBADM	0.225	0.417
REPSERV	0.031	0.173
RETAIL	0.020	0.143
TRANSP	0.109	0.312
WSALE	0.018	0.135
ADMIN	0.0003	0.017
CRAFT	0.0003	0.017
MANAGER	0.001	0.036
MINEFM	0.000	0.000
OPLABOR	0.00015	0.012
OPMACHIN	0.00030	0.017
OPMOVG	0.00015	0.012

TABLE A-1 DESCRIPTIVE STATISTICS OF FULL SAMPLE
(continued)

PROFESS	0.002	0.050
SALES	0.0003	0.017
SERVICE	0.00045	0.021
AFRES	0.131	0.337
AFNG	0.086	0.281
ARRES	0.333	0.471
ARNG	0.186	0.389
MCRES	0.094	0.292
NRES	0.168	0.373
XFRVET	0.170	0.376
MALE	0.875	0.330
AFVET	0.155	0.362
ARMYVET	0.220	0.414
MCVET	0.069	0.254
NAVYVET	0.091	0.288
VET	0.537	0.498
ACADEMY	0.041	0.198
ROTC	0.279	0.448
OCS	0.222	0.415

TABLE A-2 MEANS OF ANNUAL INCOME OF FULL SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
.	1	23859.000	.	23859.000	23859.000
19	1	30000.000	.	30000.000	30000.000
20	1	6432.0000	.	6432.0000	6432.0000
22	13	14328.461	9116.6787	1540.0000	26700.000
23	19	11892.631	7636.4337	2500.0000	28670.000
24	37	25922.108	20624.526	5000.0000	100000.00
25	40	18014.350	8421.5718	1480.0000	36000.000
26	60	20693.150	10716.353	2400.0000	51600.000
27	87	24639.448	16771.919	2500.0000	100000.00
28	113	24680.097	11172.298	1200.0000	78000.000
29	142	26688.133	13321.067	2400.0000	86000.000
30	159	28872.603	15792.047	2600.0000	100000.00
31	185	31937.470	17985.636	7500.0000	100000.00
32	208	31155.269	16878.105	2000.0000	100000.00
33	279	34377.172	18314.285	2700.0000	100000.00
34	285	33990.522	15968.153	5000.0000	100000.00
35	309	37008.644	15479.576	6000.0000	100000.00
36	377	38961.002	18874.861	9350.0000	100000.00
37	455	39785.158	18786.310	3760.0000	100000.00
38	488	41549.663	19416.744	6000.0000	100000.00
39	520	42842.586	19581.669	3000.0000	100000.00
40	387	45301.242	20648.462	11200.000	100000.00
41	364	47367.063	21743.524	8490.0000	100000.00
42	329	45608.732	20006.694	6000.0000	100000.00
43	336	47482.657	21132.264	6400.0000	100000.00
44	265	46376.739	21919.042	4000.0000	100000.00
45	196	49241.132	20666.412	4500.0000	100000.00
46	196	49754.709	21818.134	10400.000	100000.00
47	138	53738.992	22806.206	5727.0000	100000.00
48	124	50876.185	22397.820	12000.000	100000.00
49	107	54006.037	21929.015	22000.000	100000.00
50	102	51987.000	23135.181	10000.000	100000.00
51	87	53594.540	22182.395	22000.000	100000.00
52	60	52308.183	23769.984	12000.000	100000.00
53	57	53737.473	25193.667	20000.000	100000.00
54	44	50884.409	22246.470	17000.000	100000.00
55	46	55626.543	26049.244	6240.0000	100000.00
56	24	47739.708	22949.317	18000.000	100000.00
57	12	67876.583	34242.073	9600.0000	100000.00
58	7	67457.142	32152.701	5200.0000	100000.00
59	6	64008.333	29331.219	20000.000	99000.000
60	7	58614.285	31755.442	13000.000	100000.00
61	1	80000.000	.	80000.000	80000.000
63	3	47666.666	23755.701	32000.000	75000.000

FIGURE A-1 PLOT OF MEANS OF ANNUAL INCOME OF FULL SAMPLE VS AGE

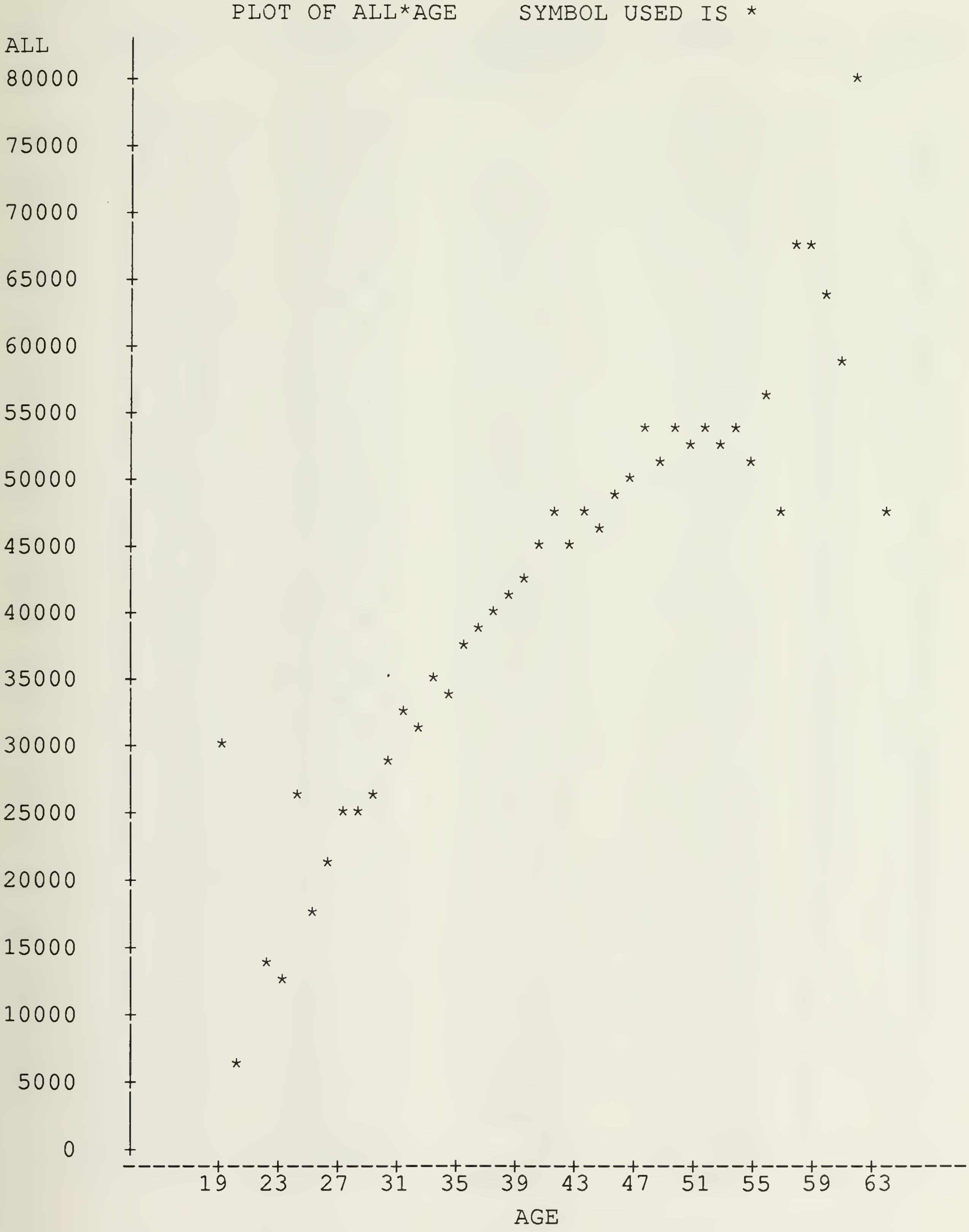


TABLE A-3 MEANS OF WEEKLY INCOME OF FULL SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
.	1	486.000	.	486.000	486.000
19	1	577.000	.	577.000	577.000
20	1	134.000	.	134.000	134.000
22	13	301.615	161.422	100.000	570.000
23	19	325.421	247.805	150.000	1140.00
24	37	528.378	473.306	125.000	3000.00
25	40	391.450	153.744	103.000	800.000
26	60	491.150	417.623	170.000	3333.00
27	87	522.264	365.471	75.0000	2500.00
28	113	524.115	252.004	100.000	1650.00
29	142	548.894	334.942	111.000	2800.00
30	159	618.987	424.037	165.000	3200.00
31	185	672.054	557.991	125.000	3900.00
32	208	644.817	348.242	90.0000	3000.00
33	279	693.734	410.524	136.000	3000.00
34	285	668.866	370.429	110.000	3500.00
35	309	742.142	350.965	185.000	2888.00
36	377	786.236	421.692	150.000	3200.00
37	455	773.395	380.254	190.000	2500.00
38	488	827.881	457.115	125.000	3500.00
39	520	860.378	494.680	55.0000	3999.00
40	387	894.837	518.827	100.000	3999.00
41	364	953.461	570.004	70.0000	3999.00
42	329	901.717	466.890	100.000	3999.00
43	336	933.535	520.642	65.0000	3999.00
44	265	914.656	512.474	100.000	3333.00
45	196	957.556	431.200	85.0000	3000.00
46	196	981.035	497.039	100.000	3000.00
47	138	1047.86	616.961	81.0000	3999.00
48	124	1036.37	575.825	300.000	3800.00
49	107	1014.84	468.710	246.000	3000.00
50	102	1065.37	679.542	200.000	3999.00
51	87	1092.00	679.081	60.0000	3500.00
52	60	1035.26	578.437	200.000	3000.00
53	57	1033.35	524.455	300.000	3173.00
54	44	956.204	454.674	300.000	2200.00
55	46	1132.02	692.141	130.000	3750.00
56	24	903.416	622.130	300.000	3000.00
57	12	1340.25	739.185	200.000	2500.00
58	7	1235.71	612.858	100.000	2000.00
59	6	1487.50	816.968	400.000	2550.00
60	7	1286.42	523.583	460.000	2000.00
61	1	1400.00	.	1400.00	1400.00
63	3	1033.33	368.555	750.000	1450.00

FIGURE A-2 PLOT OF MEANS OF WEEKLY INCOME OF FULL SAMPLE VS AGE

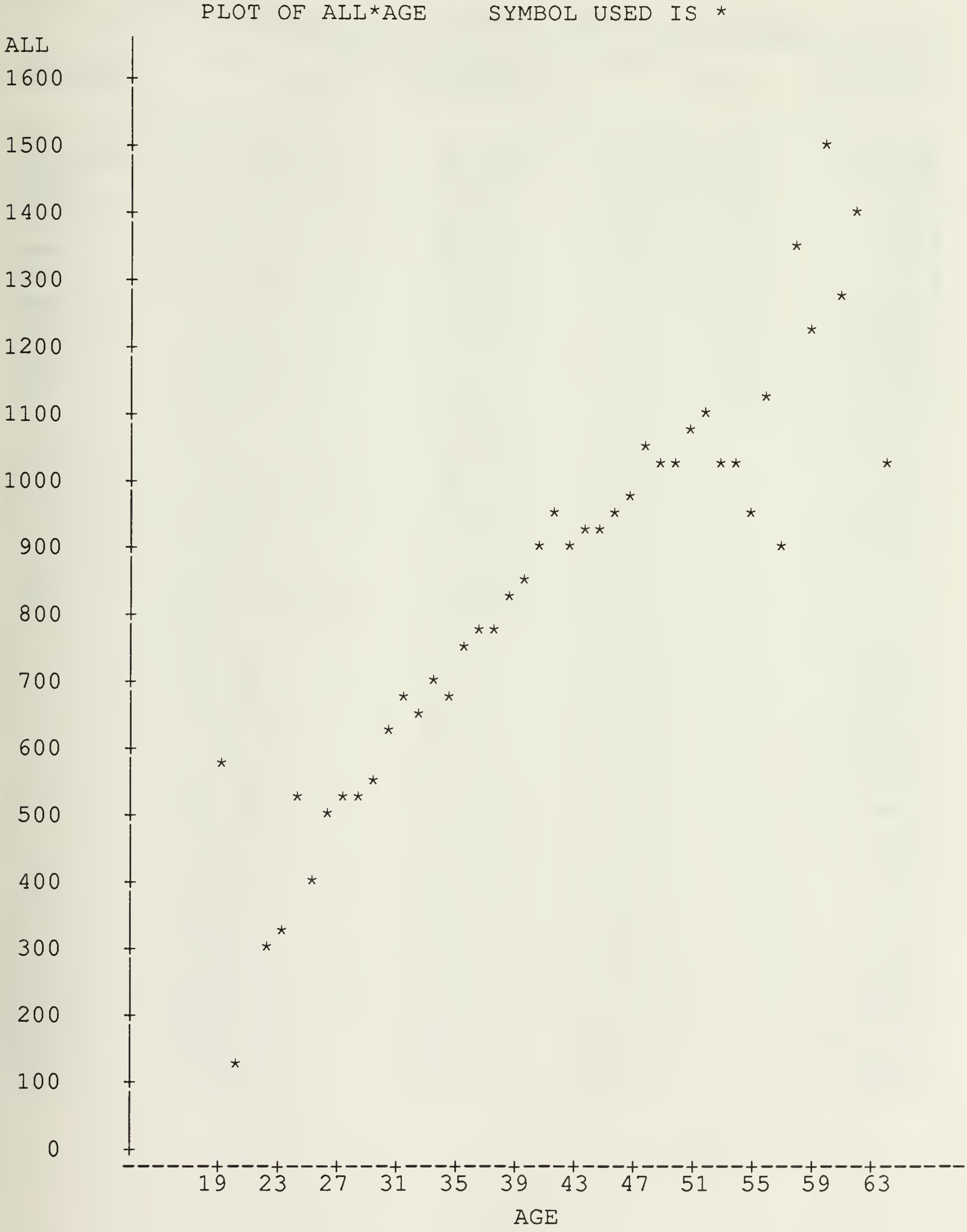


TABLE A-4 DESCRIPTIVE STATISTICS OF VETERAN AND NON-VET SAMPLES

	VETERAN N=3588		NON-VETERAN N=3089	
VARIABLE	MEAN	STANDARD DEVIATION	MEAN	STANDARD DEVIATION
INCANN	41990.036	20176.730	40737.379	22274.9393
INCWKLY	834.226	459.702	819.322	534.5412
AGE	39.063	5.886	38.754	7.3392
BLACK	0.066	0.249	0.088	0.2839
HISP	0.022	0.146	0.035	0.1862
EXP	15.780	5.804	15.581	7.1165
EDUC	17.282	1.671	17.172	1.8905
HSGRAD	1.000	0.000	1.000	0.0000
COLLEGE	1.000	0.000	1.000	0.0000
MARRIED	0.826	0.378	0.769	0.4212
CHILD	1.746	1.320	1.588	1.3651
WORKRES	0.001	0.040	0.001	0.0402
WORKFTC	1.000	0.000	1.000	0.0000
WORKPTC	0.017	0.131	0.017	0.1323
UNEMPL	0.001	0.037	0.001	0.0440
SELFEMPL	0.067	0.250	0.082	0.2752
FEDGOV	0.193	0.395	0.137	0.3442
STATEGOV	0.085	0.278	0.125	0.3318
LOCALGOV	0.091	0.287	0.121	0.3270
GOV	0.369	0.482	0.384	0.4867
PRIFIRM	0.567	0.495	0.530	0.4991
AGRIMIN	0.089	0.285	0.086	0.2811
ENTREC	0.001	0.033	0.001	0.0440
FINANCE	0.067	0.250	0.071	0.2572
MANUFAC	0.164	0.370	0.127	0.3336
PERSERV	0.002	0.052	0.003	0.0596
PROSERV	0.237	0.425	0.344	0.4753
PUBADM	0.241	0.428	0.205	0.4042
REPSERV	0.035	0.184	0.026	0.1608
RETAIL	0.017	0.131	0.024	0.1559
TRANSP	0.128	0.334	0.088	0.2839
WSALE	0.015	0.125	0.021	0.1457
ADMIN	0.000	0.000	0.000	0.0254
CRAFT	0.000	0.000	0.000	0.0254
MANAGER	0.001	0.037	0.001	0.0360
MINEFM	0.000	0.000	0.000	0.0000
OPLABOR	0.000	0.016	0.000	0.0000
OPMACHIN	0.000	0.023	0.000	0.0000
OPMOVG	0.000	0.016	0.000	0.0000

TABLE A-4 DESCRIPTIVE STATISTICS OF VETERAN AND NON-VET SAMPLES (continued)

	VETERAN N=3588		NON-VETERAN N=3089	
VARIABLE	MEAN	STANDARD DEVIATION	MEAN	STANDARD DEVIATION
PROFESS	0.001	0.040	0.003	0.0596
SALES	0.000	0.016	0.000	0.0180
SERVICE	0.000	0.023	0.000	0.0180
AFRES	0.180	0.384	0.073	0.2615
AFNG	0.086	0.281	0.086	0.2815
ARRES	0.318	0.465	0.350	0.4773
ARNG	0.145	0.352	0.234	0.4235
MCRES	0.115	0.319	0.069	0.2551
NRES	0.153	0.360	0.184	0.3880
XFRVET	0.317	0.465	0.000	0.0000
MALE	0.914	0.280	0.830	0.3757
AFVET	0.289	0.453		
ARMYVET	0.411	0.492		
MCVET	0.129	0.335		
NAVYVET	0.170	0.376		
ACADEMY	0.066	0.248		
ROTC	0.334	0.471		
OCS	0.257	0.437		

TABLE A-5 MEANS OF ANNUAL INCOME VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
19	1	30000.000	.	30000.000	30000.0000
24	1	6000.0000	.	6000.0000	6000.00000
26	10	17833.700	12108.732	6000.0000	48000.0000
27	24	24988.583	18267.944	3900.0000	100000.000
28	50	24222.580	10593.772	3900.0000	56000.0000
29	79	25641.075	11400.092	2400.0000	78000.0000
30	77	28000.454	14352.979	2600.0000	100000.000
31	116	32092.482	17188.804	9000.0000	100000.000
32	116	31536.965	16164.148	2000.0000	100000.000
33	170	34730.776	17780.504	2700.0000	100000.000
34	134	35477.268	16094.373	7000.0000	100000.000
35	170	38789.988	16049.646	6000.0000	100000.000
36	214	40424.126	19676.793	10000.000	100000.000
37	258	40174.891	18189.040	3760.0000	100000.000
38	278	41447.294	18331.822	11000.000	100000.000
39	311	42541.395	17955.532	3000.0000	100000.000
40	244	46350.200	20409.214	11200.000	100000.000
41	233	46235.377	20306.731	12000.000	100000.000
42	217	46165.654	20388.927	6000.0000	100000.000
43	169	46463.041	19807.528	15000.000	100000.000
44	156	48006.929	21629.594	4000.0000	100000.000
45	108	49359.777	18731.548	12000.000	100000.000
46	105	48366.190	21196.144	10400.000	100000.000
47	59	51938.813	22030.251	12000.000	100000.000
48	51	50972.901	22414.000	16000.000	100000.000
49	40	53341.050	18907.698	24700.000	100000.000
50	34	51417.852	22020.424	24000.000	100000.000
51	41	54204.097	20940.256	22050.000	100000.000
52	29	53049.206	25708.106	24000.000	100000.000
53	27	55348.148	26943.621	25000.000	100000.000
54	22	45621.636	15702.582	22500.000	80000.0000
55	15	54376.733	24554.666	26000.000	100000.000
56	12	52305.250	25579.331	22897.000	100000.000
57	6	60141.666	39742.551	9600.0000	100000.000
58	4	57550.000	36533.226	5200.0000	90000.0000
59	2	37000.000	24041.630	20000.000	54000.0000
60	3	58766.666	30243.401	24000.000	79000.0000
63	2	55500.000	27577.164	36000.000	75000.0000

TABLE A-6   MEANS OF ANNUAL INCOME CIVILIAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
.	1	23859.000	.	23859.0000	23859.0000
20	1	6432.0000	.	6432.00000	6432.00000
22	13	14328.461	9116.67871	1540.00000	26700.0000
23	19	11892.631	7636.43378	2500.00000	28670.0000
24	36	26475.500	20636.6135	5000.00000	100000.000
25	40	18014.350	8421.57180	1480.00000	36000.0000
26	50	21265.040	10456.7760	2400.00000	51600.0000
27	63	24506.444	16319.4013	2500.00000	100000.000
28	63	25043.206	11682.5782	1200.00000	78000.0000
29	63	28001.111	15391.8226	5000.00000	86000.0000
30	82	29691.573	17081.2317	9475.00000	100000.000
31	69	31676.869	19378.6160	7500.00000	100000.000
32	92	30674.000	17815.5414	6500.00000	100000.000
33	109	33825.678	19187.5952	6000.00000	100000.000
34	151	32671.158	15791.3442	5000.00000	100000.000
35	139	34830.021	14513.8697	9000.00000	100000.000
36	163	37040.092	17642.8570	9350.00000	100000.000
37	197	39274.746	19576.0508	10000.0000	100000.000
38	210	41685.180	20810.1056	6000.00000	100000.000
39	209	43290.770	21815.6323	4300.00000	100000.000
40	143	43511.412	21001.2996	15000.0000	100000.000
41	131	49379.908	24038.7500	8490.00000	100000.000
42	112	44529.696	19288.4994	10000.0000	100000.000
43	167	48514.485	22405.8288	6400.00000	100000.000
44	109	44043.623	22218.2605	4200.00000	100000.000
45	88	49095.522	22928.6867	4500.00000	100000.000
46	91	51356.846	22525.3591	14500.0000	100000.000
47	79	55083.430	23417.5078	5727.00000	100000.000
48	73	50808.616	22541.4088	12000.0000	100000.000
49	67	54403.044	23677.9754	22000.0000	100000.000
50	68	52271.573	23827.9620	10000.0000	100000.000
51	46	53051.239	23451.3492	22000.0000	100000.000
52	31	51614.967	22210.7385	12000.0000	100000.000
53	30	52287.866	23879.2630	20000.0000	100000.000
54	22	56147.181	26622.8366	17000.0000	100000.000
55	31	56231.290	27116.7423	6240.00000	100000.000
56	12	43174.166	20035.9951	18000.0000	100000.000
57	6	75611.500	29265.7341	30000.0000	100000.000
58	3	80666.666	25324.5599	52000.0000	100000.000
59	4	77512.500	22621.9059	56000.0000	99000.0000
60	4	58500.000	37509.9987	13000.0000	100000.000
61	1	80000.000	.	80000.0000	80000.0000
63	1	32000.000	.	32000.0000	32000.0000

FIGURE A-3 PLOT OF MEANS OF ANNUAL INCOME OF VETERAN AND CIVILIAN SAMPLES VS AGE

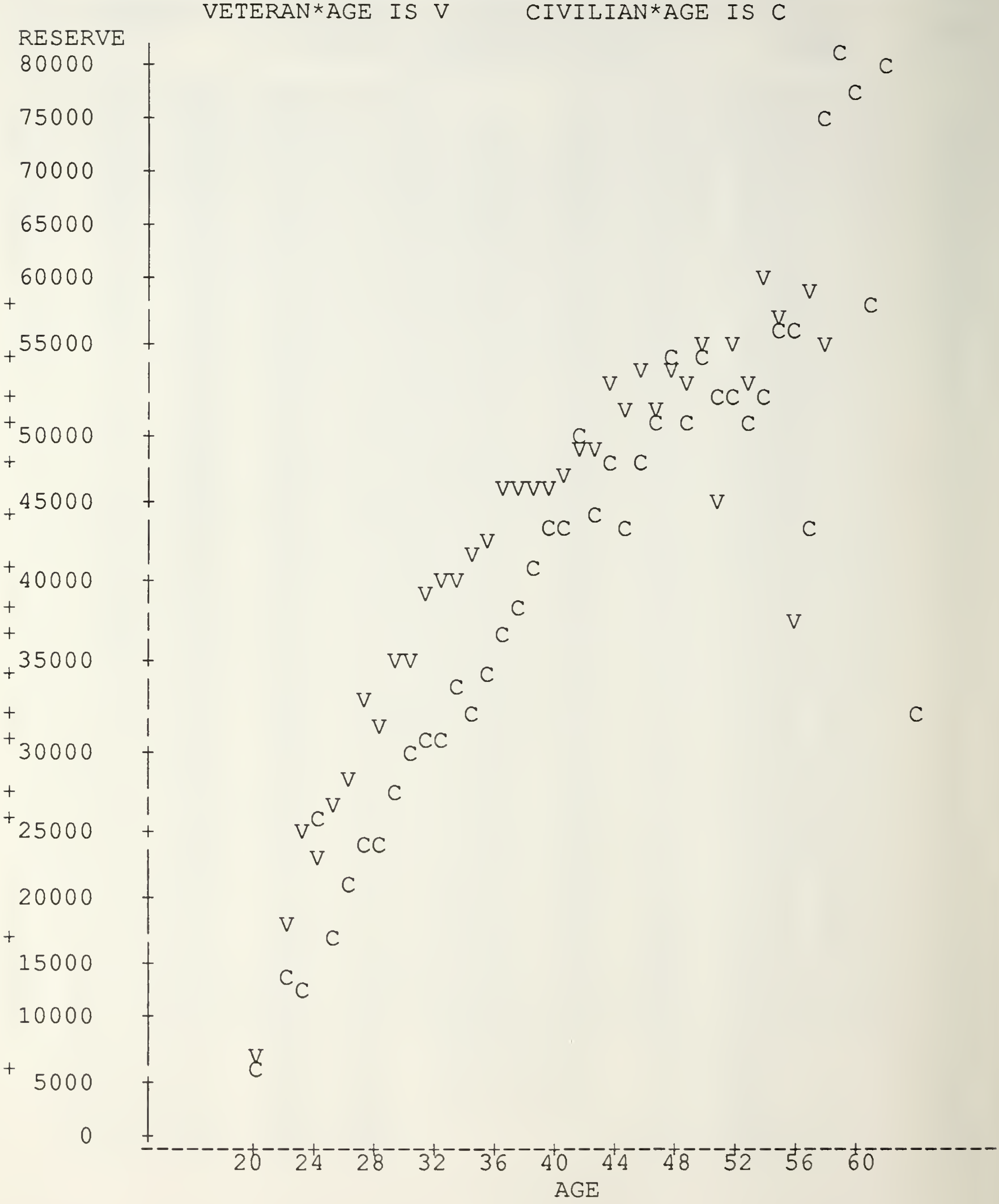


TABLE A-7 MEANS OF WEEKLY INCOME OF VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
19	1	577.000	.	577.000	577.000
24	1	125.000	.	125.000	125.000
26	10	400.700	165.463	200.000	750.000
27	24	571.583	440.212	75.0000	2500.00
28	50	498.740	213.423	160.000	1400.00
29	79	540.075	228.970	111.000	1500.00
30	77	578.571	297.924	200.000	2500.00
31	116	679.568	535.066	200.000	3750.00
32	116	647.672	307.613	200.000	2000.00
33	170	703.576	382.754	212.000	3000.00
34	134	697.343	380.937	150.000	3500.00
35	170	774.600	364.693	185.000	2888.00
36	214	805.294	433.938	150.000	3200.00
37	258	784.713	368.577	190.000	2385.00
38	278	826.661	405.370	217.000	3000.00
39	311	839.041	441.909	55.0000	3900.00
40	244	918.159	535.209	100.000	3999.00
41	233	921.510	495.724	70.0000	3600.00
42	217	916.110	471.729	100.000	3999.00
43	169	900.254	457.232	65.0000	3200.00
44	156	963.769	524.782	200.000	3333.00
45	108	949.324	408.923	250.000	3000.00
46	105	944.295	439.289	200.000	2600.00
47	59	1017.11	535.458	160.000	3300.00
48	51	984.705	462.806	300.000	2500.00
49	40	970.550	319.661	400.000	2030.00
50	34	1031.02	520.503	500.000	2925.00
51	41	1104.39	643.829	60.0000	3500.00
52	29	1088.93	623.281	481.000	3000.00
53	27	1068.81	629.630	450.000	3173.00
54	22	853.181	261.655	400.000	1307.00
55	15	1136.46	553.950	450.000	2500.00
56	12	1027.33	763.502	300.000	3000.00
57	6	1250.83	960.574	200.000	2500.00
58	4	962.500	576.447	100.000	1300.00
59	2	700.000	424.264	400.000	1000.00
60	3	1201.66	646.960	460.000	1650.00
63	2	1175.00	388.908	900.000	1450.00

TABLE A-8 MEANS OF WEEKLY INCOME OF CIVILIAN SAMPLE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
.	1	486.000	.	486.000	486.000
20	1	134.000	.	134.000	134.000
22	13	301.615	161.422	100.000	570.000
23	19	325.421	247.805	150.000	1140.00
24	36	539.583	475.017	162.000	3000.00
25	40	391.450	153.744	103.000	800.000
26	50	509.240	450.523	170.000	3333.00
27	63	503.476	334.790	125.000	2288.00
28	63	544.253	278.909	100.000	1650.00
29	63	559.952	434.688	175.000	2800.00
30	82	656.939	514.242	165.000	3200.00
31	69	659.420	598.374	125.000	3900.00
32	92	641.217	395.292	90.0000	3000.00
33	109	678.385	451.853	136.000	3000.00
34	151	643.596	360.228	110.000	3500.00
35	139	702.446	330.382	200.000	2500.00
36	163	761.214	405.013	275.000	3200.00
37	197	758.573	395.482	220.000	2500.00
38	210	829.495	518.747	125.000	3500.00
39	209	892.129	563.784	200.000	3999.00
40	143	855.041	488.874	200.000	3365.00
41	131	1010.29	680.877	160.000	3999.00
42	112	873.830	458.172	200.000	3000.00
43	167	967.215	577.222	160.000	3999.00
44	109	844.366	488.126	100.000	3000.00
45	88	967.659	459.240	85.0000	3000.00
46	91	1023.42	555.775	100.000	3000.00
47	79	1070.82	673.880	81.0000	3999.00
48	73	1072.46	643.806	300.000	3800.00
49	67	1041.28	539.031	246.000	3000.00
50	68	1082.54	749.515	200.000	3999.00
51	46	1080.95	715.953	250.000	3500.00
52	31	985.064	538.569	200.000	2500.00
53	30	1001.43	416.520	300.000	2000.00
54	22	1059.22	576.715	300.000	2200.00
55	31	1129.87	758.533	130.000	3750.00
56	12	779.500	439.135	330.000	2000.00
57	6	1429.66	510.075	608.000	2000.00
58	3	1600.00	529.150	1000.00	2000.00
59	4	1881.25	657.449	975.000	2550.00
60	4	1350.00	506.622	900.000	2000.00
61	1	1400.00	.	1400.00	1400.00
63	1	750.000	.	750.000	750.000

FIGURE A-4 PLOT OF MEANS OF WEEKLY INCOME OF VETERAN AND CIVILIAN SAMPLES VS AGE

VETERAN*AGE IS V CIVILIAN*AGE IS C

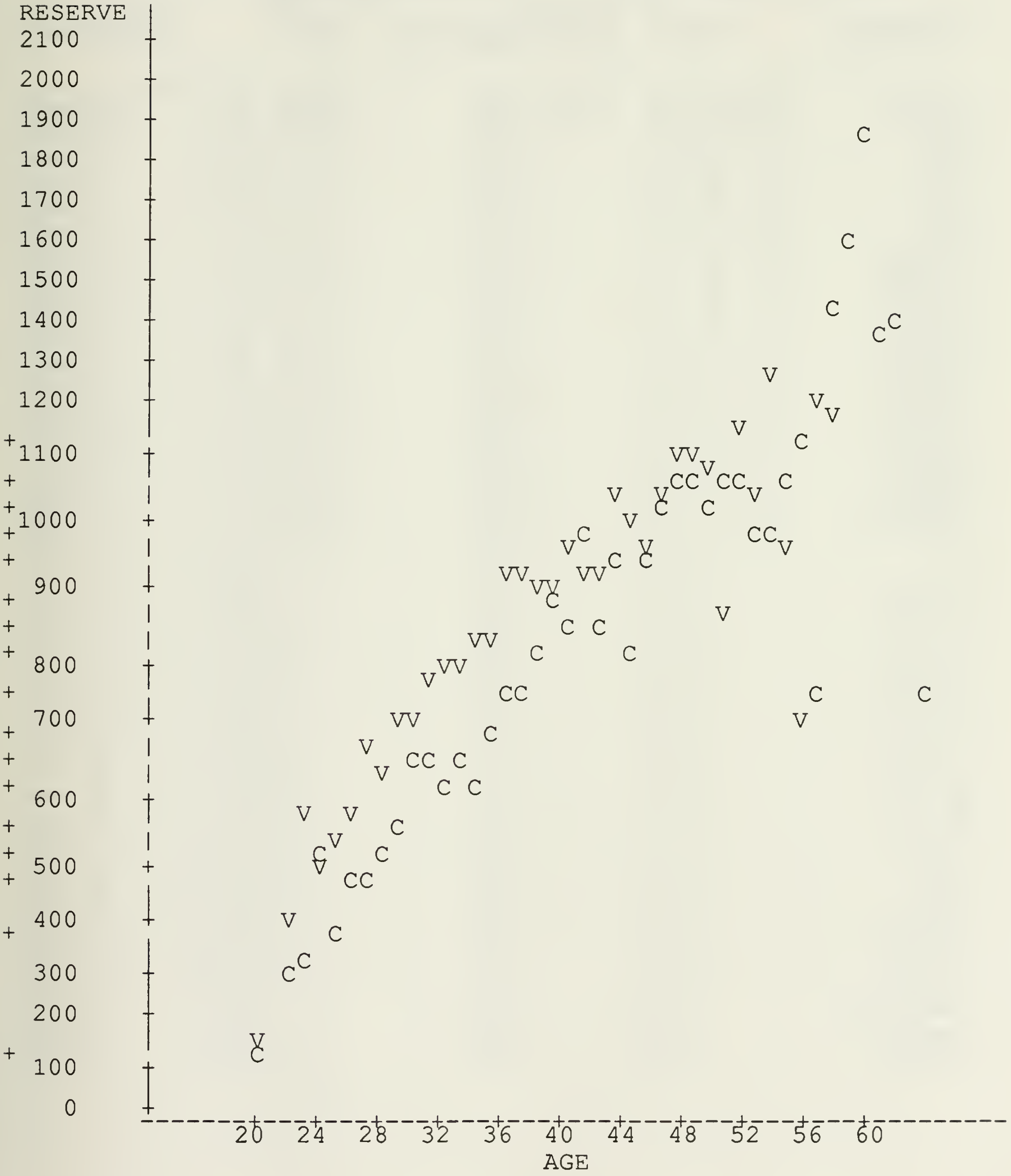


TABLE A-9 DESCRIPTIVE STATISTICS OF NON-WHITE AND WHITE SAMPLES

	NON-WHITE N=636		WHITE N=6041	
VARIABLE	MEAN	STANDARD DEVIATION	MEAN	STANDARD DEVIATION
INCANN	39310.003	23300.389	41631.659	20935.124
INCWKLY	818.839	580.292	828.225	486.040
AGE	37.597	6.981	39.059	6.543
HISP	0.298	0.458	0.000	0.000
EXP	14.386	6.612	15.825	6.412
EDUC	17.210	1.811	17.234	1.773
HSGRAD	1.000	0.000	1.000	0.000
COLLEGE	1.000	0.000	1.000	0.000
MARRIED	0.699	0.458	0.810	0.391
CHILD	1.591	1.340	1.682	1.343
WORKRES	0.001	0.039	0.001	0.040
WORKFTC	1.000	0.000	1.000	0.000
WORKPTC	0.026	0.161	0.016	0.128
UNEMPL	0.006	0.079	0.001	0.034
SELFEMPL	0.058	0.234	0.076	0.265
FEDGOV	0.210	0.408	0.162	0.369
STATEGOV	0.160	0.367	0.098	0.297
LOCALGOV	0.139	0.347	0.101	0.302
GOV	0.511	0.500	0.362	0.480
PRIFIRM	0.418	0.493	0.564	0.495
AGRIMIN	0.088	0.283	0.088	0.283
ENTREC	0.004	0.068	0.001	0.034
FINANCE	0.045	0.208	0.071	0.257
MANUFAC	0.106	0.309	0.151	0.358
PERSERV	0.004	0.068	0.002	0.054
PROSERV	0.342	0.475	0.281	0.449
PUBADM	0.287	0.453	0.218	0.413
REPSERV	0.028	0.166	0.031	0.174
RETAIL	0.015	0.124	0.021	0.145
TRANSP	0.070	0.256	0.114	0.317
WSALE	0.006	0.079	0.019	0.139
ADMIN	0.000	0.000	0.000	0.018
CRAFT	0.000	0.000	0.000	0.018
MANAGER	0.001	0.039	0.001	0.036
MINEFM	0.000	0.000	0.000	0.000
OPLABOR	0.000	0.000	0.000	0.012
OPMACHIN	0.000	0.000	0.000	0.018
OPMOVG	0.001	0.039	0.000	0.000
PROFESS	0.000	0.000	0.002	0.053

TABLE A-9 DESCRIPTIVE STATISTICS OF NON-WHITE AND WHITE SAMPLES (continued)

	NON-WHITE N=636		WHITE N=6041	
VARIABLE	MEAN	STANDARD DEVIATION	MEAN	STANDARD DEVIATION
SALES	0.001	0.039	0.000	0.012
SERVICE	0.000	0.000	0.000	0.022
AFRES	0.097	0.296	0.134	0.341
AFNG	0.086	0.281	0.086	0.281
ARRES	0.435	0.496	0.322	0.467
ARNG	0.191	0.394	0.186	0.389
MCRES	0.062	0.243	0.097	0.296
NRES	0.125	0.331	0.172	0.377
XFRVET	0.133	0.340	0.174	0.379
MALE	0.742	0.437	0.889	0.313
AFVET	0.121	0.326	0.159	0.365
ARMYVET	0.224	0.417	0.220	0.414
MCVET	0.048	0.215	0.071	0.257
NAVYVET	0.069	0.254	0.094	0.291
VET	0.463	0.499	0.545	0.498
ACADEMY	0.023	0.151	0.043	0.203
ROTC	0.257	0.437	0.281	0.449
OCS	0.132	0.338	0.231	0.422

TABLE A-10 MEANS OF ANNUAL INCOME OF NON-WHITE SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
22	1	25000.000	.	25000.000	25000.000
23	5	14680.000	8261.0049	8088.0000	28670.000
24	4	31687.500	18645.123	14500.000	55000.000
25	5	15798.000	4008.6182	11500.000	21000.000
26	11	19537.454	11858.778	8000.0000	50000.000
27	14	19313.642	5003.5746	10000.000	27000.000
28	22	20479.863	12197.706	1200.0000	56000.000
29	22	25192.045	9728.0652	5000.0000	43610.000
30	19	23835.473	11180.765	10000.000	58000.000
31	31	32166.935	18351.854	8000.0000	100000.00
32	30	32964.900	17940.639	10000.000	84500.000
33	23	37391.565	21390.584	7110.0000	100000.00
34	37	32851.702	21993.712	5000.0000	100000.00
35	38	33911.131	14462.200	9000.0000	68000.000
36	26	33643.076	21808.065	9350.0000	100000.00
37	32	37858.187	19919.594	11640.000	100000.00
38	39	42903.794	20339.589	12722.000	100000.00
39	38	39099.236	19482.262	17300.000	100000.00
40	30	52301.333	29647.310	18380.000	100000.00
41	29	51056.103	25517.950	16000.000	100000.00
42	30	40190.366	19235.661	6000.0000	96000.000
43	23	54523.826	27155.922	28000.000	100000.00
44	20	47378.800	31074.659	4380.0000	100000.00
45	18	57783.833	23502.655	4500.0000	100000.00
46	20	50275.000	22493.728	18240.000	100000.00
47	15	50940.866	25704.635	12000.000	100000.00
48	11	42608.818	23547.632	12000.000	80000.000
49	8	52557.875	16620.497	38000.000	80000.000
50	9	54142.444	28700.995	24282.000	100000.00
51	5	55600.000	26698.314	32000.000	100000.00
52	5	39804.000	10933.621	27600.000	52000.000
53	7	57630.285	27760.552	25000.000	100000.00
54	2	66000.000	5656.8542	62000.000	70000.000
55	3	73833.333	25299.868	49500.000	100000.00
57	2	53250.000	37830.212	26500.000	80000.000
58	1	100000.00	.	100000.00	100000.00
60	1	75000.000	.	75000.000	75000.000

TABLE A-11 MEANS OF ANNUAL INCOME OF WHITE SAMPLE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
.	1	23859.000	.	23859.000	23859.000
19	1	30000.000	.	30000.000	30000.000
20	1	6432.0000	.	6432.0000	6432.0000
22	12	13439.166	8913.697	1540.0000	26700.000
23	14	10897.142	7462.595	2500.0000	28000.000
24	33	25223.272	21006.96	5000.0000	100000.00
25	35	18330.971	8867.730	1480.0000	36000.000
26	49	20952.591	10558.64	2400.0000	51600.000
27	73	25660.835	18025.00	2500.0000	100000.00
28	91	25695.538	10735.94	3900.0000	78000.000
29	120	26962.416	13894.85	2400.0000	86000.000
30	140	29556.214	16228.08	2600.0000	100000.00
31	154	31891.279	17971.51	7500.0000	100000.00
32	178	30850.275	16726.32	2000.0000	100000.00
33	256	34106.347	18035.99	2700.0000	100000.00
34	248	34160.427	14914.82	6800.0000	100000.00
35	271	37442.981	15592.93	6000.0000	100000.00
36	351	39354.923	18614.46	9600.0000	100000.00
37	423	39930.933	18714.60	3760.0000	100000.00
38	449	41432.044	19353.70	6000.0000	100000.00
39	482	43137.705	19579.15	3000.0000	100000.00
40	357	44713.000	19652.24	11200.000	100000.00
41	335	47047.713	21399.95	8490.0000	100000.00
42	299	46152.381	20032.55	10000.000	100000.00
43	313	46965.255	20580.82	6400.0000	100000.00
44	245	46294.938	21084.19	4000.0000	100000.00
45	178	48377.264	20231.40	7000.0000	100000.00
46	176	49695.585	21805.19	10400.000	100000.00
47	123	54080.227	22520.46	5727.0000	100000.00
48	113	51680.973	22227.42	16000.000	100000.00
49	99	54123.060	22365.61	22000.000	100000.00
50	93	51778.408	22703.92	10000.000	100000.00
51	82	53472.256	22067.37	22000.000	100000.00
52	55	53444.927	24345.01	12000.000	100000.00
53	50	53192.480	25071.14	20000.000	100000.00
54	42	50164.619	22507.56	17000.000	100000.00
55	43	54356.302	25907.95	6240.0000	100000.00
56	24	47739.708	22949.31	18000.000	100000.00
57	10	70801.900	34885.75	9600.0000	100000.00
58	6	62033.333	31518.98	5200.0000	90000.000
59	6	64008.333	29331.21	20000.000	99000.000
60	6	55883.333	33873.90	13000.000	100000.00
61	1	80000.000	.	80000.000	80000.000
63	3	47666.666	23755.70	32000.000	75000.000

FIGURE A-5 PLOT OF MEANS OF ANNUAL INCOME OF NON-WHITE AND WHITE SAMPLES VS AGE

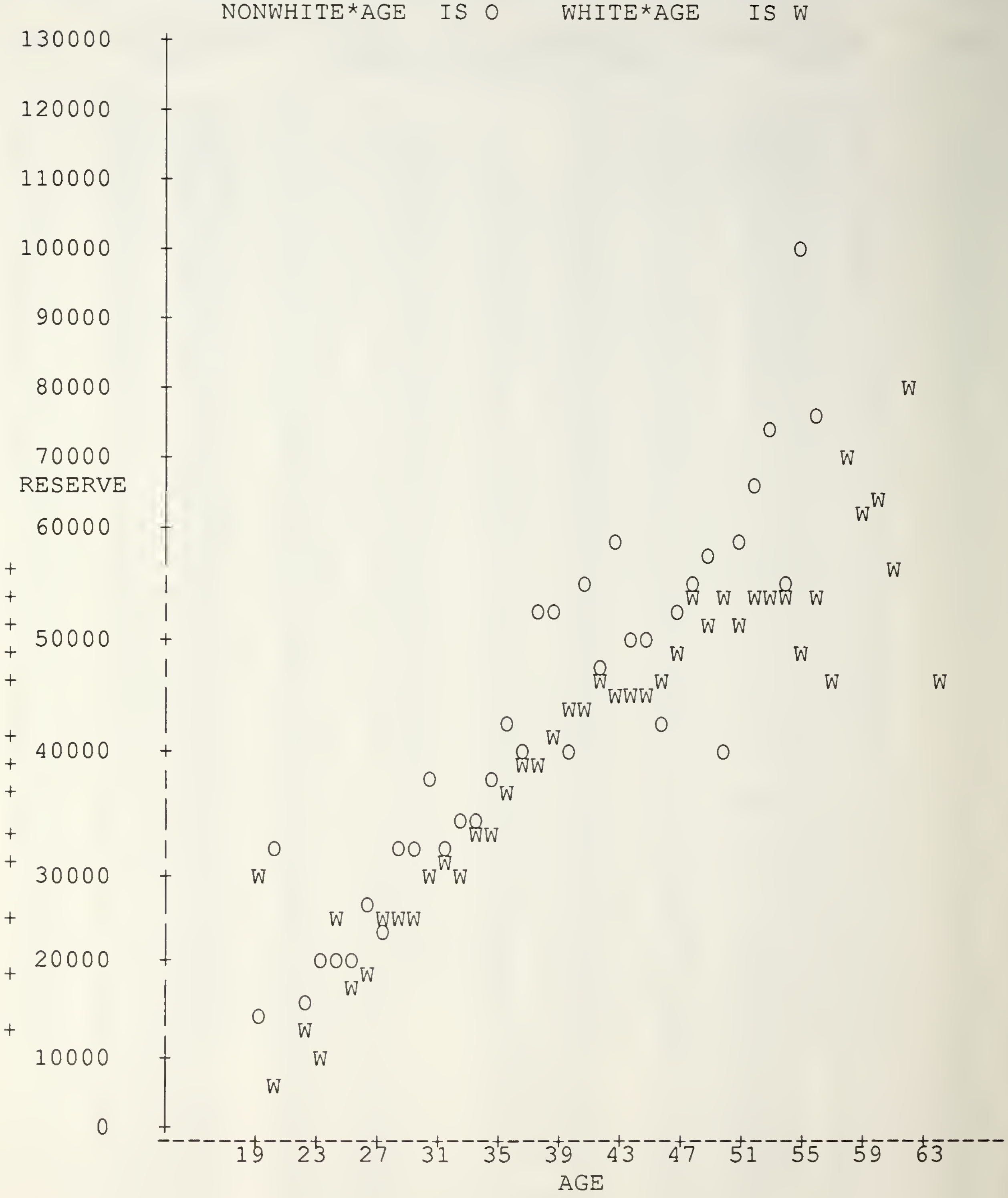


TABLE A-12 MEANS OF WEEKLY INCOME OF NON-WHITE SAMPLE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
22	1	500.000	.	500.000	500.000
23	5	500.600	395.305	165.000	1140.00
24	4	640.000	358.794	350.000	1100.00
25	5	372.600	185.913	103.000	600.000
26	11	631.727	912.383	200.000	3333.00
27	14	374.928	81.5998	250.000	500.000
28	22	499.000	331.335	100.000	1400.00
29	22	514.636	182.350	175.000	890.000
30	19	587.421	525.480	256.000	2600.00
31	31	677.806	664.200	125.000	3900.00
32	30	688.633	350.813	140.000	1625.00
33	23	811.782	679.135	151.000	3000.00
34	37	682.972	579.451	130.000	3500.00
35	38	707.894	355.929	185.000	1700.00
36	26	767.884	620.140	275.000	3000.00
37	32	772.156	417.191	250.000	2385.00
38	39	867.102	586.658	257.000	3500.00
39	38	796.842	515.985	55.0000	2900.00
40	30	981.833	570.294	300.000	2400.00
41	29	1135.58	748.779	300.000	3000.00
42	30	853.300	456.368	100.000	2000.00
43	23	1109.69	684.986	500.000	3000.00
44	20	1107.20	890.759	350.000	3000.00
45	18	1120.55	361.323	540.000	1650.00
46	20	1016.80	499.361	325.000	2100.00
47	15	1006.93	558.275	400.000	2613.00
48	11	836.636	579.606	300.000	1800.00
49	8	845.125	298.747	246.000	1200.00
50	9	1105.55	803.462	450.000	3000.00
51	5	1376.40	1200.19	615.000	3500.00
52	5	687.000	193.894	500.000	1000.00
53	7	1005.14	518.399	450.000	2000.00
54	2	977.000	250.315	800.000	1154.00
55	3	1483.33	525.198	950.000	2000.00
57	2	990.000	721.248	480.000	1500.00
58	1	2000.00	.	2000.00	2000.00
60	1	1500.00	.	1500.00	1500.00

TABLE A-13 MEANS OF WEEKLY INCOME OF WHITE SAMPLE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
.	1	486.000	.	486.000	486.000
19	1	577.000	.	577.000	577.000
20	1	134.000	.	134.000	134.000
22	12	285.083	156.684	100.000	570.000
23	14	262.857	144.657	150.000	700.000
24	33	514.848	488.064	125.000	3000.00
25	35	394.142	151.616	175.000	800.000
26	49	459.591	188.168	170.000	1200.00
27	73	550.520	391.546	75.0000	2500.00
28	91	530.186	230.700	200.000	1650.00
29	120	555.175	356.093	111.000	2800.00
30	140	623.271	410.455	165.000	3200.00
31	154	670.896	536.589	200.000	3750.00
32	178	637.432	348.257	90.0000	3000.00
33	256	683.128	377.583	136.000	3000.00
34	248	666.762	329.850	110.000	3500.00
35	271	746.944	350.662	200.000	2888.00
36	351	787.595	404.398	150.000	3200.00
37	423	773.489	377.851	190.000	2500.00
38	449	824.474	444.753	125.000	3384.00
39	482	865.387	493.170	97.0000	3999.00
40	357	887.526	514.470	100.000	3999.00
41	335	937.695	550.439	70.0000	3999.00
42	299	906.575	468.405	200.000	3999.00
43	313	920.591	505.480	65.0000	3999.00
44	245	898.938	468.064	100.000	3333.00
45	178	941.073	435.118	85.0000	3000.00
46	176	976.971	498.042	100.000	3000.00
47	123	1052.85	625.656	81.0000	3999.00
48	113	1055.81	574.322	300.000	3800.00
49	99	1028.55	478.233	325.000	3000.00
50	93	1061.48	671.299	200.000	3999.00
51	82	1074.65	642.796	60.0000	3500.00
52	55	1066.92	592.058	200.000	3000.00
53	50	1037.30	530.387	300.000	3173.00
54	42	955.214	463.964	300.000	2200.00
55	43	1107.51	700.508	130.000	3750.00
56	24	903.416	622.130	300.000	3000.00
57	10	1410.30	759.804	200.000	2500.00
58	6	1108.33	560.728	100.000	1800.00
59	6	1487.50	816.968	400.000	2550.00
60	6	1250.83	564.202	460.000	2000.00
61	1	1400.00	.	1400.00	1400.00
63	3	1033.33	368.555	750.000	1450.00

FIGURE A-6 PLOT OF MEANS OF WEEKLY INCOME OF NON-WHITE AND WHITE SAMPLES VS AGE

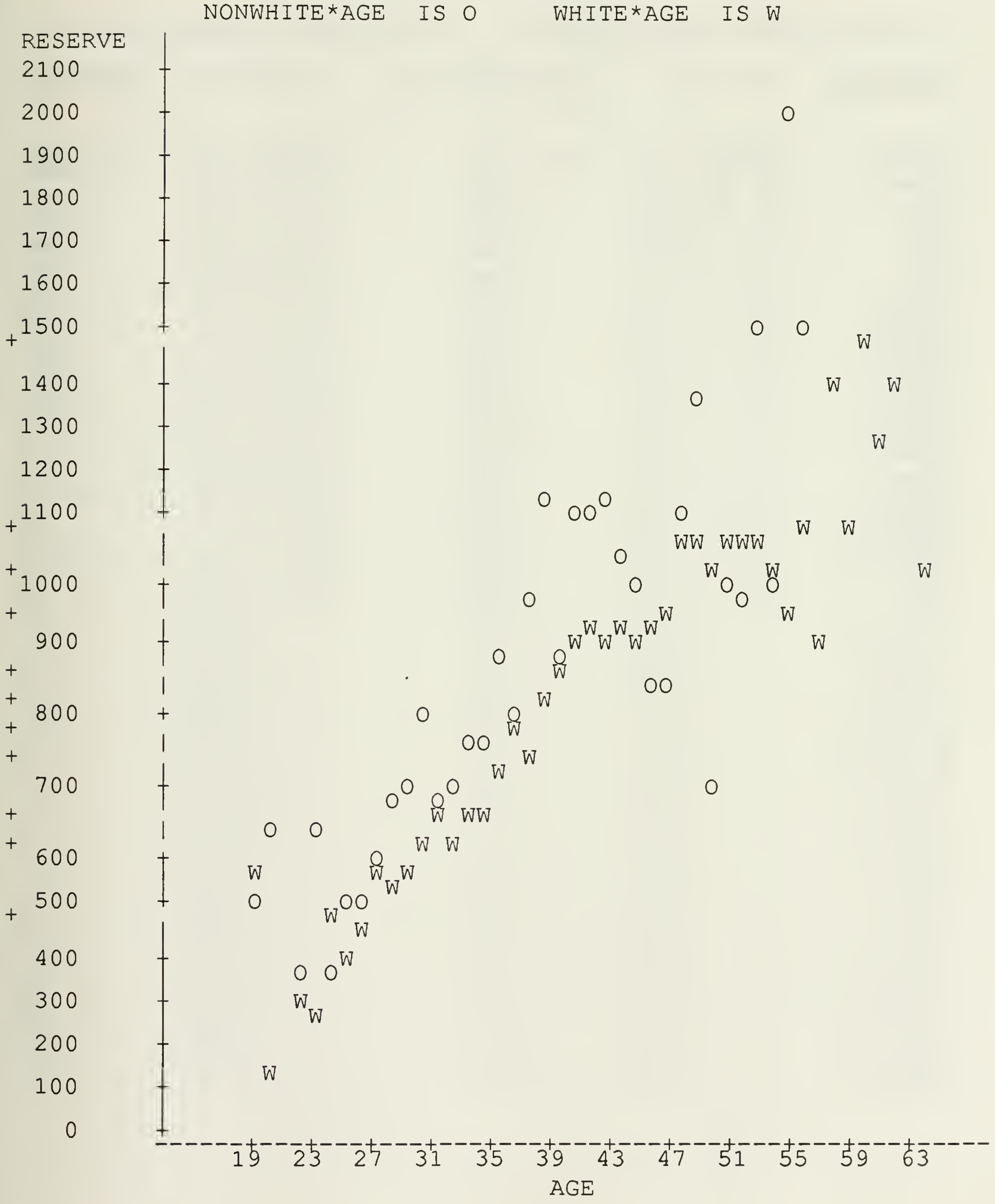


TABLE A-14 DESCRIPTIVE STATISTICS OF MALE AND FEMALE SAMPLES

	MEN N=5844		WOMEN N=833	
VARIABLE	MEAN	STANDARD DEVIATION	MEAN	STANDARD DEVIATION
INCANN	43087.714	21324.530	29643.948	15745.350
INCWKLY	857.853	500.964	613.198	396.367
AGE	39.352	6.508	35.887	6.436
HISP	0.026	0.161	0.040	0.198
EXP	16.085	6.369	12.902	6.288
EDUC	17.267	1.784	16.983	1.701
HSGRAD	1.000	0.000	1.000	0.000
COLLEGE	1.000	0.000	1.000	0.000
MARRIED	0.854	0.352	0.417	0.493
CHILD	1.821	1.321	0.635	0.993
WORKRES	0.001	0.041	0.001	0.034
WORKFTC	1.000	0.000	1.000	0.000
WORKPTC	0.017	0.129	0.021	0.145
UNEMPL	0.000	0.029	0.007	0.084
SELFEMPL	0.080	0.271	0.033	0.180
FEDGOV	0.162	0.369	0.201	0.401
STATEGOV	0.098	0.297	0.142	0.350
LOCALGOV	0.105	0.307	0.104	0.306
GOV	0.366	0.481	0.448	0.497
PRIFIRM	0.554	0.497	0.521	0.499
AGRIMIN	0.093	0.291	0.049	0.216
ENTREC	0.001	0.037	0.002	0.049
FINANCE	0.074	0.261	0.033	0.180
MANUFAC	0.161	0.368	0.044	0.206
PERSERV	0.003	0.058	0.001	0.034
PROSERV	0.244	0.429	0.585	0.492
PUBADM	0.229	0.420	0.196	0.397
REPSERV	0.030	0.173	0.032	0.177
RETAIL	0.021	0.144	0.018	0.133
TRANSP	0.121	0.326	0.031	0.174
WSALE	0.020	0.141	0.006	0.077
ADMIN	0.000	0.013	0.001	0.034
CRAFT	0.000	0.018	0.000	0.000
MANAGER	0.001	0.037	0.001	0.034
MINEFM	0.000	0.000	0.000	0.000
OPLABOR	0.000	0.013	0.000	0.000
OPMACHIN	0.000	0.018	0.000	0.000
OPMOVG	0.000	0.013	0.000	0.000

TABLE A-14 DESCRIPTIVE STATISTICS OF MALE AND FEMALE SAMPLES (continued)

	MEN N=5844		WOMEN N=833	
VARIABLE	MEAN	STANDARD DEVIATION	MEAN	STANDARD DEVIATION
PROFESS	0.002	0.047	0.004	0.069
SALES	0.000	0.018	0.000	0.000
SERVICE	0.000	0.022	0.000	0.000
AFRES	0.120	0.325	0.206	0.405
AFNG	0.087	0.283	0.078	0.268
ARRES	0.314	0.464	0.464	0.499
ARNG	0.195	0.396	0.126	0.332
MCRES	0.103	0.304	0.031	0.174
NRES	0.178	0.383	0.093	0.291
XFRVET	0.173	0.378	0.150	0.357
BLACK	0.062	0.241	0.178	0.383
AFVET	0.157	0.364	0.139	0.346
ARMYVET	0.229	0.420	0.159	0.366
MCVET	0.075	0.264	0.026	0.160
NAVYVET	0.098	0.297	0.044	0.206
VET	0.561	0.496	0.369	0.483
ACADEMY	0.046	0.210	0.003	0.059
ROTC	0.307	0.461	0.078	0.268
OCS	0.240	0.427	0.094	0.293

TABLE A-15 MEANS OF ANNUAL INCOME MALE SAMPLE OF AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
19	1	30000.000	.	30000.00	30000.000
20	1	6432.0000	.	6432.000	6432.0000
22	8	15481.250	7796.608	5000.000	26700.000
23	13	12046.307	7212.897	2500.000	28000.000
24	28	23782.142	18515.78	5000.000	100000.00
25	30	17025.800	8582.476	1480.000	35000.000
26	40	21404.050	11775.13	2400.000	51600.000
27	68	23749.500	15596.63	2500.000	100000.00
28	91	25817.725	11531.04	1200.000	78000.000
29	103	27079.223	13756.51	2400.000	86000.000
30	122	29882.459	16124.77	2600.000	100000.00
31	143	30580.083	15410.81	7500.000	100000.00
32	156	32768.980	17767.71	2000.000	100000.00
33	223	35761.551	19231.26	2700.000	100000.00
34	235	35517.931	16693.99	5000.000	100000.00
35	263	38329.703	15085.86	6000.000	100000.00
36	324	40269.805	19161.30	9350.000	100000.00
37	385	41669.579	18798.06	3760.000	100000.00
38	441	42447.324	19036.90	6000.000	100000.00
39	473	43958.348	19480.68	3000.000	100000.00
40	360	46243.672	20832.61	11200.00	100000.00
41	344	48262.633	21912.12	8490.000	100000.00
42	305	47038.803	19875.77	10000.00	100000.00
43	305	48801.895	21201.07	6400.000	100000.00
44	240	48401.375	21870.30	4000.000	100000.00
45	187	49626.000	20453.15	7000.000	100000.00
46	181	50765.044	22023.91	10400.00	100000.00
47	129	54731.635	22433.90	5727.000	100000.00
48	115	52496.930	22292.20	12000.00	100000.00
49	102	55181.823	21771.48	22000.00	100000.00
50	96	52242.989	23721.04	10000.00	100000.00
51	82	54380.987	22377.13	22000.00	100000.00
52	57	52969.666	24212.20	12000.00	100000.00
53	52	55763.980	25365.28	25000.00	100000.00
54	40	50779.250	22759.39	17000.00	100000.00
55	43	57250.465	26183.56	6240.000	100000.00
56	24	47739.708	22949.31	18000.00	100000.00
57	11	71319.909	33664.01	9600.000	100000.00
58	7	67457.142	32152.70	5200.000	100000.00
59	6	64008.333	29331.21	20000.00	99000.000
60	7	58614.285	31755.44	13000.00	100000.00
61	1	80000.000	.	80000.00	80000.000
63	2	55500.000	27577.164	36000.00	75000.000

TABLE A-16 MEANS OF ANNUAL INCOME OF FEMALE SAMPLE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
.	1	23859.000	.	23859.000	23859.000
22	5	12484.000	11664.20	1540.0000	25000.000
23	6	11559.666	9212.917	2600.0000	28670.000
24	9	32579.777	26290.90	8000.0000	90000.000
25	10	20980.000	7547.008	11400.000	36000.000
26	20	19271.350	8295.308	8000.0000	45000.000
27	19	27824.526	20611.30	6000.0000	100000.00
28	22	19974.454	8188.556	3900.0000	46800.000
29	39	25655.256	12205.00	5000.0000	70000.000
30	37	25542.810	14344.71	11000.000	100000.00
31	42	36559.047	24512.95	13500.000	100000.00
32	52	26314.134	12842.21	8500.0000	75000.000
33	56	28864.375	12799.68	5000.0000	70200.000
34	50	26811.700	9121.089	7500.0000	56000.000
35	46	29455.630	15700.05	9000.0000	100000.00
36	53	30960.018	14816.04	11500.000	100000.00
37	70	29420.842	15059.59	10000.000	100000.00
38	47	33126.936	21088.11	7250.0000	100000.00
39	47	31613.744	17047.73	5400.0000	100000.00
40	27	32735.518	12689.09	16500.000	82680.000
41	20	31963.250	10025.15	16000.000	52000.000
42	24	27434.916	10719.88	6000.0000	50000.000
43	31	34503.064	15497.08	17000.000	96368.000
44	25	26940.240	9338.452	10000.000	54080.000
45	9	41244.444	24677.32	4500.0000	85800.000
46	15	37563.333	14886.05	18240.000	75000.000
47	9	39511.111	24718.43	12000.000	100000.00
48	9	30166.666	10553.43	16000.000	51000.000
49	5	30020.000	4529.017	24700.000	36400.000
50	6	47891.166	9966.028	36000.000	65000.000
51	5	40696.800	14789.64	27000.000	66000.000
52	3	39740.000	1995.695	38220.000	42000.000
53	5	32661.800	8611.251	20000.000	44286.000
54	4	51936.000	18924.87	35000.000	78000.000
55	3	32350.333	1069.439	31500.000	33551.000
57	1	30000.000	.	30000.000	30000.000
63	1	32000.000	.	32000.000	32000.000

FIGURE A-7 PLOT OF MEANS OF ANNUAL INCOME OF MALE AND FEMALE SAMPLES VS AGE

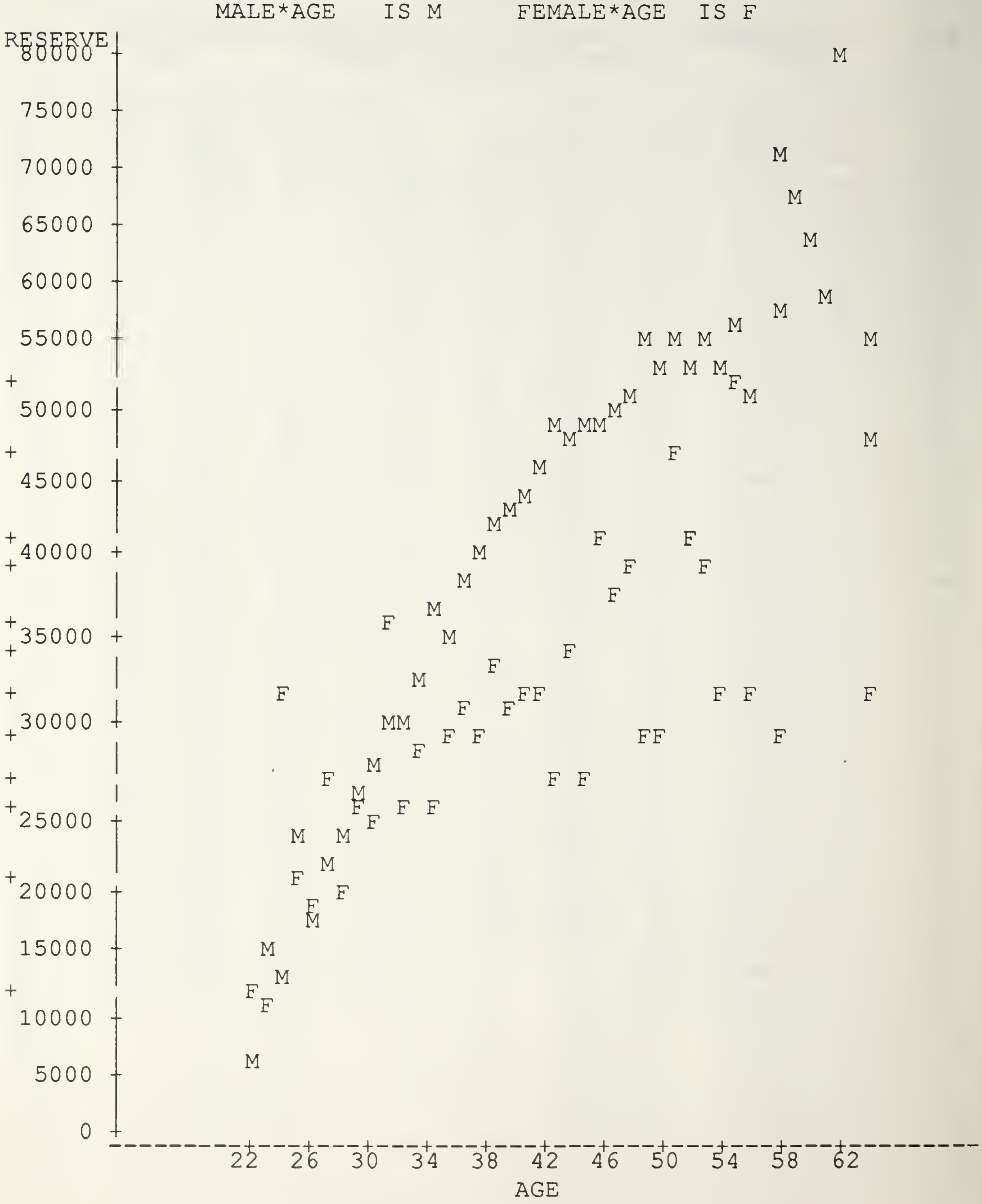


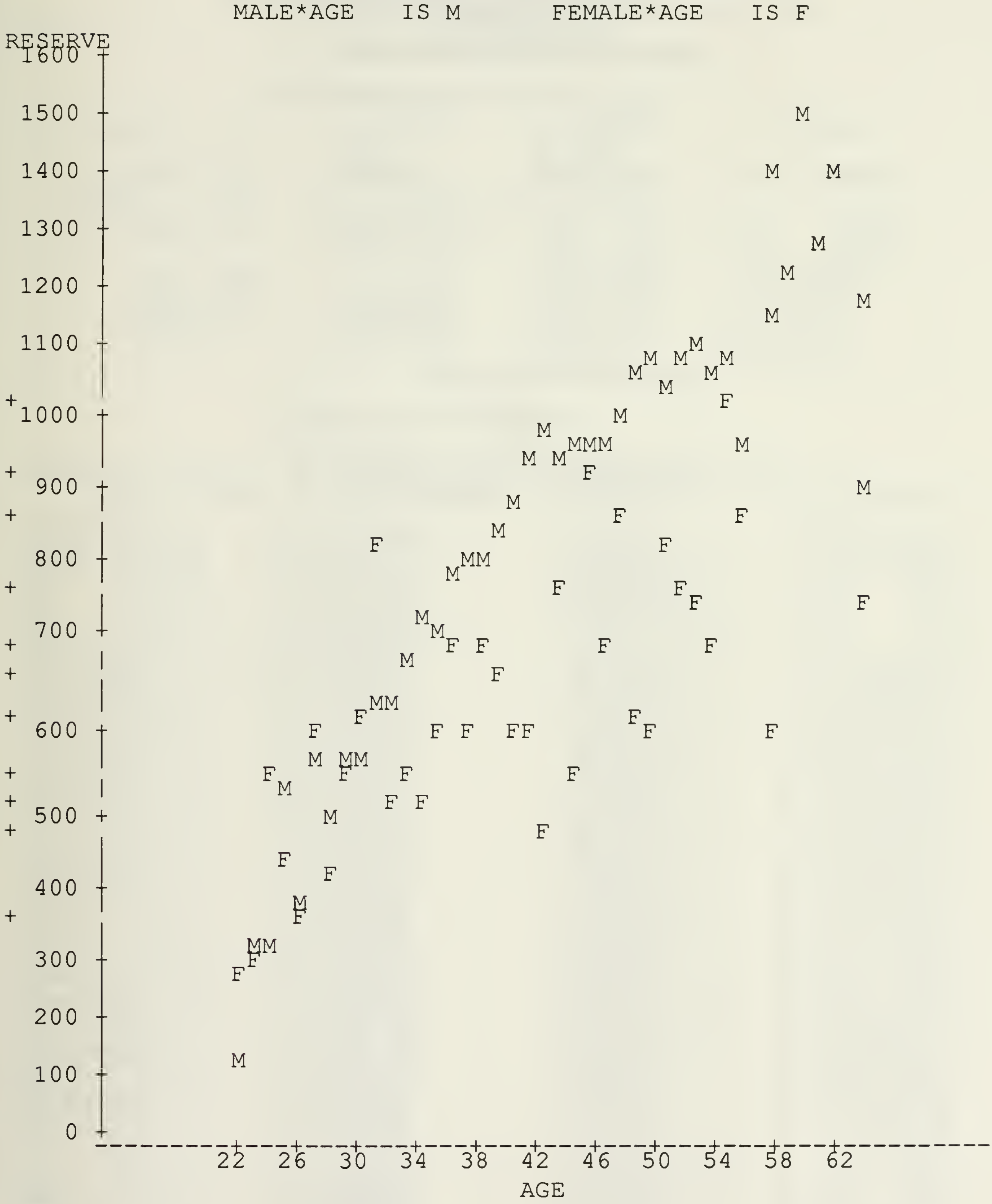
TABLE A-17 MEANS OF WEEKLY INCOME OF MALE SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
19	1	577.000	.	577.000	577.000
20	1	134.000	.	134.000	134.000
22	8	315.625	146.420	200.000	570.000
23	13	333.076	283.126	160.000	1140.00
24	28	525.071	528.225	125.000	3000.00
25	30	371.266	141.788	103.000	700.000
26	40	545.800	496.881	200.000	3333.00
27	68	501.544	339.670	75.0000	2500.00
28	91	547.560	265.232	100.000	1650.00
29	103	550.640	284.139	111.000	2000.00
30	122	618.647	382.544	165.000	3200.00
31	143	628.517	463.680	125.000	3750.00
32	156	680.807	364.718	90.0000	3000.00
33	223	726.865	436.305	136.000	3000.00
34	235	700.889	392.776	110.000	3500.00
35	263	766.019	347.477	200.000	2888.00
36	324	802.345	427.241	150.000	3200.00
37	385	804.976	378.299	190.000	2500.00
38	441	842.596	451.247	217.000	3500.00
39	473	879.926	499.081	55.0000	3999.00
40	360	917.825	526.872	100.000	3999.00
41	344	973.994	577.432	70.0000	3999.00
42	305	933.603	467.410	200.000	3999.00
43	305	950.183	510.898	65.0000	3999.00
44	240	952.050	520.916	100.000	3333.00
45	187	958.721	433.054	85.0000	3000.00
46	181	1005.29	502.398	100.000	3000.00
47	129	1060.31	618.587	81.0000	3999.00
48	115	1068.19	583.104	300.000	3800.00
49	102	1035.22	470.311	246.000	3000.00
50	96	1080.46	695.315	200.000	3999.00
51	82	1111.42	691.779	60.0000	3500.00
52	57	1049.66	590.128	200.000	3000.00
53	52	1065.21	536.878	300.000	3173.00
54	40	948.775	467.900	300.000	2200.00
55	43	1149.44	707.674	130.000	3750.00
56	24	903.416	622.130	300.000	3000.00
57	11	1406.81	736.574	200.000	2500.00
58	7	1235.71	612.858	100.000	2000.00
59	6	1487.50	816.968	400.000	2550.00
60	7	1286.42	523.583	460.000	2000.00
61	1	1400.00	.	1400.00	1400.00
63	2	1175.00	388.908	900.000	1450.00

TABLE A-18 MEANS OF WEEKLY INCOME OF FEMALE SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
.	1	486.000	.	486.000	486.000
22	5	279.200	199.080	100.000	500.000
23	6	308.833	167.929	150.000	610.000
24	9	538.666	257.353	250.000	1000.00
25	10	452.000	179.493	200.000	800.000
26	20	381.850	126.284	170.000	666.000
27	19	596.421	448.645	250.000	2288.00
28	22	427.136	158.029	200.000	936.000
29	39	544.282	446.688	125.000	2800.00
30	37	620.108	545.243	200.000	2900.00
31	42	820.285	789.647	250.000	3900.00
32	52	536.846	268.517	140.000	1500.00
33	56	561.803	247.583	200.000	1350.00
34	50	518.360	174.752	150.000	1000.00
35	46	605.630	343.097	185.000	2200.00
36	53	687.754	374.810	150.000	2100.00
37	70	599.700	344.625	228.000	2385.00
38	47	689.808	492.873	125.000	2660.00
39	47	663.659	402.089	300.000	2500.00
40	27	588.333	241.863	340.000	1590.00
41	20	600.300	221.875	315.000	1000.00
42	24	496.500	190.307	100.000	900.000
43	31	769.741	592.806	300.000	3000.00
44	25	555.680	196.146	200.000	1040.00
45	9	933.333	413.814	400.000	1650.00
46	15	688.266	310.455	320.000	1400.00
47	9	869.444	598.145	450.000	2400.00
48	9	629.777	228.660	300.000	960.000
49	5	599.000	99.5238	475.000	700.000
50	6	823.833	260.206	450.000	1132.00
51	5	773.400	298.869	450.000	1265.00
52	3	761.666	34.0342	735.000	800.000
53	5	702.000	158.965	490.000	930.000
54	4	1030.50	330.031	800.000	1500.00
55	3	882.333	402.413	650.000	1347.00
57	1	608.000	.	608.000	608.000
63	1	750.000	.	750.000	750.000

FIGURE A-8 PLOT OF MEANS OF WEEKLY INCOME OF MALE AND FEMALE SAMPLES VS AGE



APPENDIX B

TABLE B-1 REGRESSION RESULTS USING VET
FULL SAMPLE
MODEL 1A ANNUAL EARNINGS

```
                              ANALYSIS OF VARIANCE

                           SUM OF          MEAN
      SOURCE     DF       SQUARES        SQUARE         F VALUE

      MODEL      27     540.41391   20.01532984          96.315
      ERROR    6648    1381.52675    0.20781088
      C TOTAL  6675    1921.94066

          ROOT MSE      0.4558628      R-SQUARE          0.2812
          DEP MEAN       10.50014      ADJ R-SQ          0.2783
          C.V.           4.341493

                              PARAMETER ESTIMATES

                      PARAMETER      T FOR H0:
  VARIABLE  DF         ESTIMATE    PARAMETER=0       PROB > |T|

  INTERCEP   1       7.94873153        110.267           0.0001
  CHILD      1       0.02385402          4.957           0.0001
  EDUC       1       0.08603260         25.249           0.0001
  EXP        1       0.06477504         18.524           0.0001
  EXP2       1     -0.001087977        -10.908           0.0001
  MARRIED    1       0.03699554          2.293           0.0219
  SELFEMPL   1       0.03423990          1.572           0.1160
  AGRIMIN    1       0.16702415          4.019           0.0001
  ENTREC     1      -0.21969864         -1.475           0.1403
  FINANCE    1       0.25033078          5.976           0.0001
  MANUFAC    1       0.30328310          7.593           0.0001
  PERSERV    1      -0.11521623         -1.085           0.2779
  PROSERV    1       0.08997689          2.299           0.0215
  PUBADM     1       0.13429881          3.432           0.0006
  REPSERV    1       0.10828576          2.299           0.0215
  TRANSP     1       0.34018197          8.339           0.0001
  WSALE      1       0.16415546          2.963           0.0031
  ADMIN      1      -0.19066625         -0.591           0.5548
  CRAFT      1      -0.80229823         -2.479           0.0132
  MANAGER    1      -0.12945422         -0.850           0.3953
  OPLABOR    1      -0.99276169         -2.166           0.0303
  OPMACHIN   1       0.07574474          0.235           0.8145
  OPMOVG     1       1.10573347          2.422           0.0155
  PROFESS    1       0.10229178          0.920           0.3577
  SERVICE    1      -0.03183553         -0.121           0.9039
  VET        1     -0.003458711         -0.301           0.7635
  MALE       1       0.13412847          6.887           0.0001
  WHITE      1      0.002570763          0.133           0.8941
```

TABLE B-2 REGRESSION RESULTS USING VET
FULL SAMPLE
MODEL 1W WEEKLY EARNINGS

```
                         ANALYSIS OF VARIANCE

                        SUM OF          MEAN
SOURCE      DF         SQUARES        SQUARE          F VALUE

MODEL       27       446.70761   16.54472623           77.465
ERROR     6648      1419.85165    0.21357576
C TOTAL   6675      1866.55926

    ROOT MSE         0.4621426      R-SQUARE           0.2393
    DEP MEAN          6.576345      ADJ R-SQ           0.2362
    C.V.              7.027347

                         PARAMETER ESTIMATES


                 PARAMETER      T FOR H0:
VARIABLE  DF      ESTIMATE    PARAMETER=0       PROB > |T|

INTERCEP   1    4.17228906         57.093           0.0001
CHILD      1    0.02559172          5.246           0.0001
EDUC       1    0.08659935         25.070           0.0001
EXP        1    0.05081418         14.334           0.0001
EXP2       1  -0.000803951         -7.951           0.0001
MARRIED    1    0.02852044          1.744           0.0813
SELFEMPL   1  -0.002434922         -0.110           0.9122
AGRIMIN    1    0.21862430          5.189           0.0001
ENTREC     1   -0.14995793         -0.993           0.3207
FINANCE    1    0.25828511          6.082           0.0001
MANUFAC    1    0.31997506          7.902           0.0001
PERSERV    1   -0.08453699         -0.785           0.4322
PROSERV    1    0.10844634          2.733           0.0063
PUBADM     1    0.13872962          3.497           0.0005
REPSERV    1    0.17857815          3.740           0.0002
TRANSP     1    0.40495525          9.792           0.0001
WSALE      1    0.17633560          3.139           0.0017
ADMIN      1   -0.18116572         -0.554           0.5799
CRAFT      1   -0.17278655         -0.527           0.5984
MANAGER    1   -0.20436692         -1.324           0.1857
OPLABOR    1   -1.01462785         -2.184           0.0290
OPMACHIN   1   -0.06172566         -0.189           0.8504
OPMOVG     1    1.41377418          3.055           0.0023
PROFESS    1   -0.08574712         -0.761           0.4470
SERVICE    1    0.02954955          0.111           0.9119

VET        1  -0.005372896         -0.461           0.6447
MALE       1    0.11360483          5.754           0.0001
WHITE      1   -0.01669946         -0.853           0.3937
```

TABLE B-3 REGRESSION RESULTS USING AFVET ARMYVET MCVET NAVYVET
FULL SAMPLE
MODEL 2A ANNUAL EARNINGS

```
                           ANALYSIS OF VARIANCE

                          SUM OF          MEAN
   SOURCE     DF         SQUARES        SQUARE          F VALUE

   MODEL      27       536.81386   19.88199482           95.425
   ERROR    6648      1385.12680    0.20835241
   C TOTAL  6675      1921.94066

       ROOT MSE        0.4564564      R-SQUARE           0.2793
       DEP MEAN         10.50014      ADJ R-SQ           0.2764
       C.V.             4.347146

                           PARAMETER ESTIMATES


                     PARAMETER     T FOR H0:
VARIABLE  DF          ESTIMATE   PARAMETER=0         PROB > |T|

INTERCEP   1        7.99833925       112.818             0.0001
CHILD      1        0.02935618         6.169             0.0001
EDUC       1        0.08812479        25.965             0.0001
EXP        1        0.06547787        18.690             0.0001
EXP2       1      -0.001081235       -10.829             0.0001
MARRIED    1        0.06516397         4.167             0.0001
SELFEMPL   1        0.04190482         1.925             0.0543
AGRIMIN    1        0.16013196         3.847             0.0001
ENTREC     1       -0.24989215        -1.676             0.0938
FINANCE    1        0.24491654         5.837             0.0001
MANUFAC    1        0.29618104         7.400             0.0001
PERSERV    1       -0.11114854        -1.046             0.2958
PROSERV    1        0.05859397         1.503             0.1329
PUBADM     1        0.12656833         3.233             0.0012
REPSERV    1        0.09464151         2.007             0.0448
TRANSP     1        0.32800208         8.005             0.0001
WSALE      1        0.15916223         2.868             0.0041
ADMIN      1       -0.24425888        -0.756             0.4497
CRAFT      1       -0.75244754        -2.323             0.0202
MANAGER    1       -0.12371034        -0.811             0.4172
OPLABOR    1       -0.95339156        -2.076             0.0379
OPMACHIN   1        0.06654704         0.206             0.8370
PROFESS    1        0.10324263         0.927             0.3539
SERVICE    1        0.01829857         0.069             0.9447

AFVET      1        0.01640336         0.981             0.3268
ARMYVET    1       -0.04454052        -3.038             0.0024
MCVET      1        0.01704604         0.740             0.4593
NAVYVET    1        0.08550091         4.189             0.0001
```

TABLE B-4 REGRESSION RESULTS USING AFVET ARMYVET MCVET NAVYVET
FULL SAMPLE
MODEL 2W WEEKLY EARNINGS

```
                          ANALYSIS OF VARIANCE

                       SUM OF          MEAN
   SOURCE     DF      SQUARES        SQUARE        F VALUE

   MODEL      27    445.58250   16.50305570         77.209
   ERROR    6648   1420.97676    0.21374500
   C TOTAL  6675   1866.55926

       ROOT MSE     0.4623256      R-SQUARE         0.2387
       DEP MEAN      6.576345      ADJ R-SQ         0.2356
       C.V.          7.030131

                          PARAMETER ESTIMATES


                  PARAMETER      T FOR H0:
VARIABLE  DF       ESTIMATE    PARAMETER=0      PROB > |T|

INTERCEP   1     4.20740962         58.593          0.0001
CHILD      1     0.03055376          6.339          0.0001
EDUC       1     0.08793665         25.580          0.0001
EXP        1     0.05123526         14.439          0.0001
EXP2       1   -0.000794942         -7.860          0.0001
MARRIED    1     0.05156715          3.256          0.0011
SELFEMPL   1    0.003572499          0.162          0.8713
AGRIMIN    1     0.21233089          5.037          0.0001
ENTREC     1    -0.17576502         -1.164          0.2446
FINANCE    1     0.25239889          5.939          0.0001
MANUFAC    1     0.31229576          7.704          0.0001
PERSERV    1    -0.08072594         -0.750          0.4534
PROSERV    1     0.08202836          2.077          0.0378
PUBADM     1     0.13342116          3.365          0.0008
REPSERV    1     0.16640338          3.483          0.0005
TRANSP     1     0.39042230          9.407          0.0001
WSALE      1     0.16990074          3.023          0.0025
ADMIN      1    -0.23034845         -0.704          0.4816
CRAFT      1    -0.13493921         -0.411          0.6809
MANAGER    1    -0.19961862         -1.292          0.1962
OPLABOR    1    -0.98236903         -2.112          0.0347
OPMACHIN   1    -0.07525001         -0.230          0.8183
PROFESS    1    -0.09152542         -0.811          0.4172
SERVICE    1     0.07495364          0.280          0.7792

AFVET      1     0.02341144          1.382          0.1671
ARMYVET    1    -0.05143692         -3.464          0.0005
MCVET      1     0.01003728          0.430          0.6671
NAVYVET    1     0.07765416          3.757          0.0002
```

TABLE B-5 REGRESSION RESULTS USING XFRVET VET
FULL SAMPLE
MODEL 3A ANNUAL EARNINGS

```
                          ANALYSIS OF VARIANCE

                         SUM OF          MEAN
SOURCE      DF          SQUARES        SQUARE         F VALUE

MODEL       25        537.19172   21.48766882         103.191
ERROR     6650       1384.74894    0.20823292
C TOTAL   6675       1921.94066

    ROOT MSE          0.4563255      R-SQUARE          0.2795
    DEP MEAN           10.50014      ADJ R-SQ          0.2768
    C.V.                 4.3459

                          PARAMETER ESTIMATES


                      PARAMETER      T FOR H0:
VARIABLE   DF          ESTIMATE    PARAMETER=0      PROB > |T|

INTERCEP    1        8.01647793        113.336          0.0001
CHILD       1        0.02942077          6.185          0.0001
EDUC        1        0.08736268         25.766          0.0001
EXP         1        0.06456344         18.459          0.0001
EXP2        1     -0.001059384        -10.616          0.0001
MARRIED     1        0.06546564          4.189          0.0001
SELFEMPL    1        0.04362704          2.005          0.0450
AGRIMIN     1        0.16246155          3.905          0.0001
ENTREC      1       -0.22347501         -1.499          0.1338
FINANCE     1        0.25635241          6.112          0.0001
MANUFAC     1        0.30469746          7.621          0.0001
PERSERV     1       -0.11124953         -1.047          0.2952
PROSERV     1        0.05867285          1.506          0.1322
PUBADM      1        0.12512319          3.197          0.0014
REPSERV     1        0.10047035          2.132          0.0331
TRANSP      1        0.32857692          8.032          0.0001
WSALE       1        0.16724854          3.016          0.0026
ADMIN       1       -0.24809279         -0.768          0.4425
CRAFT       1       -0.76001729         -2.347          0.0190
MANAGER     1       -0.13099690         -0.859          0.3902
OPLABOR     1       -0.91945455         -2.004          0.0451
OPMACHIN    1        0.10705128          0.331          0.7405
PROFESS     1        0.12092987          1.087          0.2773
SERVICE     1        0.01095452          0.042          0.9669

XFRVET      1        0.10271810          6.195          0.0001
VET         1       -0.02913824         -2.317          0.0206
```

TABLE B-6 REGRESSION RESULTS USING XFRVET VET
FULL SAMPLE
MODEL 3W WEEKLY EARNINGS

```
                        ANALYSIS OF VARIANCE

                    SUM OF         MEAN
SOURCE     DF      SQUARES       SQUARE         F VALUE

MODEL      25    447.90667  17.91626674          83.983
ERROR    6650   1418.65259   0.21333122
C TOTAL  6675   1866.55926

    ROOT MSE     0.4618779     R-SQUARE          0.2400
    DEP MEAN      6.576345     ADJ R-SQ          0.2371
    C.V.          7.023323

                        PARAMETER ESTIMATES


                 PARAMETER      T FOR H0:
VARIABLE  DF      ESTIMATE    PARAMETER=0     PROB > |T|

INTERCEP   1    4.22510400         59.016         0.0001
CHILD      1    0.03064010          6.364         0.0001
EDUC       1    0.08714663         25.394         0.0001
EXP        1    0.05038190         14.231         0.0001
EXP2       1  -0.000773208         -7.655         0.0001
MARRIED    1    0.05176130          3.273         0.0011
SELFEMPL   1   0.005184460          0.235         0.8139
AGRIMIN    1    0.21422932          5.088         0.0001
ENTREC     1   -0.14628659         -0.970         0.3323
FINANCE    1    0.26500912          6.242         0.0001
MANUFAC    1    0.32134183          7.940         0.0001
PERSERV    1   -0.08119148         -0.755         0.4503
PROSERV    1    0.08199844          2.079         0.0377
PUBADM     1    0.13188953          3.330         0.0009
REPSERV    1    0.17203272          3.606         0.0003
TRANSP     1    0.39071296          9.436         0.0001
WSALE      1    0.17881804          3.185         0.0015
ADMIN      1   -0.23408638         -0.716         0.4741
CRAFT      1   -0.14169792         -0.432         0.6655
MANAGER    1   -0.20832599         -1.350         0.1770
OPLABOR    1   -0.94812181         -2.042         0.0412
OPMACHIN   1   -0.02699689         -0.083         0.9342
PROFESS    1   -0.06999206         -0.621         0.5344
SERVICE    1    0.06807126          0.255         0.7988

XFRVET     1    0.11687991          6.964         0.0001
VET        1   -0.03669554         -2.882         0.0040
```

TABLE B-7 REGRESSION RESULTS USING AFTRAN ARMYTRAN MCTRAN NAVYTRAN
FULL SAMPLE
MODEL 4A ANNUAL EARNINGS

```
                       ANALYSIS OF VARIANCE

                  SUM OF          MEAN
SOURCE    DF     SQUARES        SQUARE         F VALUE

MODEL      27   538.68672   19.95135992        95.887
ERROR    6648  1383.25394    0.20807069
C TOTAL  6675  1921.94066

    ROOT MSE    0.4561477      R-SQUARE        0.2803
    DEP MEAN     10.50014      ADJ R-SQ        0.2774
    C.V.         4.344206

                       PARAMETER ESTIMATES


                  PARAMETER     T FOR H0:
VARIABLE  DF       ESTIMATE   PARAMETER=0      PROB > |T|

INTERCEP   1     8.01584455       113.200          0.0001
CHILD      1     0.02983831         6.272          0.0001
EDUC       1     0.08706035        25.659          0.0001
EXP        1     0.06382183        18.350          0.0001
EXP2       1   -0.001034629       -10.431          0.0001
MARRIED    1     0.06359186         4.072          0.0001
SELFEMPL   1     0.04353147         2.001          0.0454
AGRIMIN    1     0.16090002         3.869          0.0001
ENTREC     1    -0.22457541        -1.507          0.1318
FINANCE    1     0.25330961         6.042          0.0001
MANUFAC    1     0.30000993         7.508          0.0001
PERSERV    1    -0.11294110        -1.063          0.2877
PROSERV    1     0.06064398         1.557          0.1195
PUBADM     1     0.12367874         3.162          0.0016
REPSERV    1     0.09693994         2.058          0.0396
TRANSP     1     0.31962124         7.800          0.0001
WSALE      1     0.16568140         2.988          0.0028
ADMIN      1    -0.23418701        -0.725          0.4683
CRAFT      1    -0.74996782        -2.317          0.0205
MANAGER    1    -0.13174101        -0.864          0.3875
OPLABOR    1    -0.93958930        -2.050          0.0404
OPMACHIN   1     0.09572020         0.296          0.7670
PROFESS    1     0.12145982         1.092          0.2750
SERVICE    1    0.003340520         0.013          0.9899
AFTRAN     1     0.10081360         4.157          0.0001
ARMYTRAN   1     0.03098483         1.353          0.1760
NAVYTRAN   1     0.15407828         4.696          0.0001
MCTRAN     1     0.13995288         3.187          0.0014
```

TABLE B-8 REGRESSION RESULTS USING AFTRAN ARMYTRAN MCTRAN NAVYTRAN
FULL SAMPLE
MODEL 4W WEEKLY EARNINGS

```
                          ANALYSIS OF VARIANCE

                         SUM OF          MEAN
    SOURCE      DF      SQUARES        SQUARE          F VALUE

    MODEL       27    448.87006   16.62481716           77.959
    ERROR     6648   1417.68920    0.21325048
    C TOTAL   6675   1866.55926

        ROOT MSE      0.4617905      R-SQUARE           0.2405
        DEP MEAN       6.576345      ADJ R-SQ           0.2374
        C.V.           7.021993

                          PARAMETER ESTIMATES

                      PARAMETER       T FOR H0:
VARIABLE    DF         ESTIMATE     PARAMETER=0        PROB > |T|

INTERCEP     1       4.22369348          58.918            0.0001
CHILD        1       0.03101408           6.439            0.0001
EDUC         1       0.08680348          25.270            0.0001
EXP          1       0.04945693          14.046            0.0001
EXP2         1     -0.000743025          -7.399            0.0001
MARRIED      1       0.04946712           3.129            0.0018
SELFEMPL     1      0.005339268           0.242            0.8084
AGRIMIN      1       0.21227987           5.042            0.0001
ENTREC       1      -0.14742203          -0.977            0.3284
FINANCE      1       0.26146960           6.161            0.0001
MANUFAC      1       0.31593085           7.810            0.0001
PERSERV      1      -0.08225449          -0.765            0.4444
PROSERV      1       0.08443650           2.142            0.0323
PUBADM       1       0.12998844           3.283            0.0010
REPSERV      1       0.16766681           3.516            0.0004
TRANSP       1       0.38167099           9.200            0.0001
WSALE        1       0.17762141           3.164            0.0016
ADMIN        1      -0.21640271          -0.662            0.5079
CRAFT        1      -0.12903427          -0.394            0.6938
MANAGER      1      -0.20866690          -1.352            0.1764
OPLABOR      1      -0.97418916          -2.099            0.0358
OPMACHIN     1      -0.04237551          -0.130            0.8969
PROFESS      1      -0.06939807          -0.616            0.5378
SERVICE      1       0.05892893           0.221            0.8253
AFTRAN       1       0.10378455           4.228            0.0001
ARMYTRAN     1       0.04349872           1.877            0.0606
NAVYTRAN     1       0.17696497           5.328            0.0001
MCTRAN       1       0.14174042           3.188            0.0014
```

TABLE B-9 REGRESSION RESULTS USING ACADEMY ROTC OCS
FULL SAMPLE
MODEL 5A ANNUAL EARNINGS

```
                         ANALYSIS OF VARIANCE

                        SUM OF          MEAN
SOURCE      DF         SQUARES        SQUARE         F VALUE

MODEL       27       538.98287   19.96232859          95.961
ERROR     6648      1382.95778    0.20802614
C TOTAL   6675      1921.94066

    ROOT MSE         0.4560988      R-SQUARE          0.2804
    DEP MEAN          10.50014      ADJ R-SQ          0.2775
    C.V.              4.343741

                         PARAMETER ESTIMATES


                    PARAMETER       T FOR H0:
VARIABLE   DF        ESTIMATE     PARAMETER=0        PROB > |T|

INTERCEP    1      8.04999821         110.366            0.0001
CHILD       1      0.02924652           6.149            0.0001
EDUC        1      0.08404347          23.853            0.0001
EXP         1      0.06653603          19.026            0.0001
EXP2        1    -0.001101739         -11.050            0.0001
MARRIED     1      0.05972825           3.808            0.0001
SELFEMPL    1      0.04691764           2.156            0.0311
AGRIMIN     1      0.15956011           3.835            0.0001
ENTREC      1     -0.23114588          -1.551            0.1210
FINANCE     1      0.24874576           5.934            0.0001
MANUFAC     1      0.29927859           7.486            0.0001
PERSERV     1     -0.09798760          -0.922            0.3564
PROSERV     1      0.06917185           1.761            0.0782
PUBADM      1      0.13221367           3.375            0.0007
REPSERV     1      0.10005262           2.124            0.0337
TRANSP      1      0.33330271           8.157            0.0001
WSALE       1      0.16409169           2.960            0.0031
ADMIN       1     -0.24180880          -0.749            0.4541
CRAFT       1     -0.75578579          -2.334            0.0196
MANAGER     1     -0.11743074          -0.769            0.4418
OPLABOR     1     -0.93970002          -2.049            0.0405
OPMACHIN    1      0.08286272           0.256            0.7977
PROFESS     1      0.11435382           1.025            0.3056
SERVICE     1     -0.01339653          -0.051            0.9595

ACADEMY     1      0.17375265           5.684            0.0001
ROTC        1      0.02233608           1.430            0.1529
OCS         1     0.003847576           0.230            0.8183
OTHERS      1     -0.04074038          -2.204            0.0275
```

TABLE B-10 REGRESSION RESULTS USING ACADEMY ROTC OCS
FULL SAMPLE
MODEL 5W WEEKLY EARNINGS

```
                          ANALYSIS OF VARIANCE

                       SUM OF          MEAN
SOURCE      DF        SQUARES        SQUARE          F VALUE

MODEL       27      445.86181   16.51340031           77.273
ERROR     6648     1420.69745    0.21370299
C TOTAL   6675     1866.55926

    ROOT MSE        0.4622802      R-SQUARE           0.2389
    DEP MEAN         6.576345      ADJ R-SQ           0.2358
    C.V.              7.02944

                          PARAMETER ESTIMATES


                   PARAMETER      T FOR H0:
VARIABLE   DF       ESTIMATE    PARAMETER=0        PROB > |T|

INTERCEP    1     4.23778660         57.324            0.0001
CHILD       1     0.03029757          6.285            0.0001
EDUC        1     0.08490831         23.776            0.0001
EXP         1     0.05192813         14.650            0.0001
EXP2        1   -0.000802599         -7.942            0.0001
MARRIED     1     0.04551937          2.864            0.0042
SELFEMPL    1    0.008020697          0.364            0.7161
AGRIMIN     1     0.21169624          5.020            0.0001
ENTREC      1    -0.15727402         -1.041            0.2978
FINANCE     1     0.25638135          6.035            0.0001
MANUFAC     1     0.31530164          7.782            0.0001
PERSERV     1    -0.07069747         -0.656            0.5115
PROSERV     1     0.09397501          2.361            0.0183
PUBADM      1     0.13859631          3.491            0.0005
REPSERV     1     0.17196473          3.601            0.0003
TRANSP      1     0.39639980          9.571            0.0001
WSALE       1     0.17468145          3.108            0.0019
ADMIN       1    -0.21883506         -0.668            0.5039
CRAFT       1    -0.13005484         -0.396            0.6919
MANAGER     1    -0.18907544         -1.222            0.2218
OPLABOR     1    -0.96774165         -2.082            0.0373
OPMACHIN    1    -0.05013134         -0.153            0.8784
PROFESS     1    -0.07318054         -0.647            0.5177
SERVICE     1     0.04683053          0.175            0.8610

ACADEMY     1     0.17321759          5.591            0.0001
ROTC        1     0.01999330          1.263            0.2068
OCS         1     0.01331018          0.784            0.4330
OTHERS      1    -0.02457499         -1.312            0.1896
```

APPENDIX C

TABLE C-1 REGRESSION RESULTS FOR VET
VETERAN SAMPLE
MODEL 1A ANNUAL EARNINGS

```
                          ANALYSIS OF VARIANCE

                        SUM OF           MEAN
SOURCE     DF          SQUARES         SQUARE         F VALUE

MODEL       24       221.85545     9.24397697          50.102
ERROR     3563       657.38984     0.18450459
C TOTAL 3587         879.24529

     ROOT MSE          0.42954       R-SQUARE          0.2523
     DEP MEAN          10.5314       ADJ R-SQ          0.2473
     C.V.             4.078661

                          PARAMETER ESTIMATES


                    PARAMETER       T FOR H0:
VARIABLE   DF        ESTIMATE     PARAMETER=0      PROB > |T|

INTERCEP    1      7.83585076          75.098          0.0001
CHILD       1      0.01618601           2.610          0.0091
EDUC        1      0.08511582          18.573          0.0001
EXP         1      0.06356950          12.090          0.0001
EXP2        1   -0.001072963           -7.298          0.0001
MARRIED     1      0.02108468           0.984          0.3252
SELFEMPL    1     0.001426702           0.049          0.9612
AGRIMIN     1      0.32580395           5.694          0.0001
ENTREC      1     -0.33976952          -1.534          0.1250
FINANCE     1      0.36101232           6.243          0.0001
MANUFAC     1      0.39289737           7.138          0.0001
PERSERV     1      0.10395874           0.715          0.4749
PROSERV     1      0.18248063           3.351          0.0008
PUBADM      1      0.22441833           4.142          0.0001
REPSERV     1      0.25828478           4.126          0.0001
TRANSP      1      0.45974242           8.235          0.0001
WSALE       1      0.33335599           4.294          0.0001
MANAGER     1     -0.07422793          -0.385          0.7004
OPLABOR     1     -1.10620803          -2.545          0.0110
OPMACHIN    1      0.08604299           0.282          0.7776
OPMOVG      1      1.13800652           2.642          0.0083
PROFESS     1     -0.06808268          -0.386          0.6992
SERVICE     1     0.009642876           0.032          0.9747

MALE        1      0.19160287           6.764          0.0001
WHITE       1      0.01618104           0.615          0.5386
```

TABLE C-2 REGRESSION RESULTS FOR VET
VETERAN SAMPLE
MODEL 1W WEEKLY EARNINGS

```
                           ANALYSIS OF VARIANCE

                         SUM OF         MEAN
SOURCE     DF           SQUARES        SQUARE         F VALUE

MODEL      24         195.46062    8.14419261          42.908
ERROR    3563         676.27949    0.18980620
C TOTAL  3587         871.74012

    ROOT MSE          0.4356675      R-SQUARE          0.2242
    DEP MEAN           6.604059      ADJ R-SQ          0.2190
    C.V.               6.596966

                          PARAMETER ESTIMATES


                   PARAMETER      T FOR H0:
VARIABLE  DF        ESTIMATE    PARAMETER=0        PROB > |T|

INTERCEP   1      4.06494007         38.410            0.0001
CHILD      1      0.01325398          2.107            0.0352
EDUC       1      0.08448197         18.176            0.0001
EXP        1      0.05153103          9.663            0.0001
EXP2       1    -0.000843801         -5.659            0.0001
MARRIED    1      0.02339880          1.077            0.2818
SELFEMPL   1     -0.03653038         -1.228            0.2195
AGRIMIN    1      0.31608745          5.446            0.0001
ENTREC     1     -0.39544387         -1.761            0.0784
FINANCE    1      0.33683512          5.743            0.0001
MANUFAC    1      0.36446619          6.528            0.0001
PERSERV    1      0.02867981          0.194            0.8459
PROSERV    1      0.15744193          2.850            0.0044
PUBADM     1      0.18591895          3.384            0.0007
REPSERV    1      0.27013881          4.254            0.0001
TRANSP     1      0.46551080          8.221            0.0001
WSALE      1      0.24934567          3.166            0.0016
MANAGER    1     -0.15557769         -0.795            0.4265
OPLABOR    1     -1.07876046         -2.447            0.0145
OPMACHIN   1     -0.05071553         -0.164            0.8696
OPMOVG     1      1.47119654          3.367            0.0008
PROFESS    1     -0.24339499         -1.362            0.1733
SERVICE    1     -0.20039490         -0.649            0.5163

MALE       1      0.18526730          6.448            0.0001
WHITE      1      0.03215032          1.205            0.2284
```

TABLE C-3 REGRESSION RESULTS USING AFVET ARMYVET MCVET NAVYVET
VETERAN SAMPLE
MODEL 2A ANNUAL EARNINGS

```
                         ANALYSIS OF VARIANCE

                         SUM OF          MEAN
    SOURCE      DF      SQUARES        SQUARE        F VALUE

    MODEL       24    219.08855    9.12868976         49.269
    ERROR     3563    660.15674    0.18528115
    C TOTAL   3587    879.24529

        ROOT MSE       0.430443      R-SQUARE         0.2492
        DEP MEAN        10.5314      ADJ R-SQ         0.2441
        C.V.           4.087236

                         PARAMETER ESTIMATES


                     PARAMETER      T FOR H0:
VARIABLE  DF         ESTIMATE    PARAMETER=0       PROB > |T|

INTERCEP   1       7.89128380         76.677           0.0001
CHILD      1       0.02358865          3.842           0.0001
EDUC       1       0.08646665         18.791           0.0001
EXP        1       0.06704301         12.679           0.0001
EXP2       1     -0.001128760         -7.648           0.0001
MARRIED    1       0.05218643          2.482           0.0131
SELFEMPL   1      0.007331723          0.250           0.8028
AGRIMIN    1       0.32176779          5.610           0.0001
ENTREC     1      -0.37511500         -1.692           0.0907
FINANCE    1       0.35671638          6.153           0.0001
MANUFAC    1       0.38408933          6.956           0.0001
PERSERV    1       0.10715441          0.735           0.4625
PROSERV    1       0.15040495          2.759           0.0058
PUBADM     1       0.22187890          4.088           0.0001
REPSERV    1       0.24801810          3.951           0.0001
TRANSP     1       0.44469242          7.913           0.0001
WSALE      1       0.32825661          4.217           0.0001
MANAGER    1      -0.07582716         -0.392           0.6948
OPLABOR    1      -1.03599599         -2.378           0.0175
OPMACHIN   1       0.08876079          0.291           0.7713
PROFESS    1      -0.06448228         -0.365           0.7152
SERVICE    1       0.08260950          0.271           0.7865

AFVET      1       0.06024234          3.387           0.0007
MCVET      1       0.05532537          2.371           0.0178
NAVYVET    1       0.12642638          6.011           0.0001
```

TABLE C-4 REGRESSION RESULTS USING AFVET ARMYVET MCVET NAVYVET
VETERAN SAMPLE
MODEL 2W WEEKLY EARNINGS

```
                          ANALYSIS OF VARIANCE

                         SUM OF          MEAN
    SOURCE     DF       SQUARES        SQUARE          F VALUE

    MODEL      24     192.92690    8.03862102           42.194
    ERROR    3563     678.81321    0.19051732
    C TOTAL  3587     871.74012

        ROOT MSE      0.4364829      R-SQUARE           0.2213
        DEP MEAN       6.604059      ADJ R-SQ           0.2161
        C.V.           6.609312

                          PARAMETER ESTIMATES


                    PARAMETER      T FOR H0:
VARIABLE  DF         ESTIMATE    PARAMETER=0        PROB > |T|

INTERCEP   1       4.13964817         39.667            0.0001
CHILD      1       0.02054094          3.299            0.0010
EDUC       1       0.08525691         18.272            0.0001
EXP        1       0.05477223         10.215            0.0001
EXP2       1     -0.000896428         -5.990            0.0001
MARRIED    1       0.05448361          2.556            0.0106
SELFEMPL   1      -0.03048782         -1.024            0.3059
AGRIMIN    1       0.31008707          5.332            0.0001
ENTREC     1      -0.44404290         -1.975            0.0483
FINANCE    1       0.33068855          5.625            0.0001
MANUFAC    1       0.35300883          6.304            0.0001
PERSERV    1       0.03145361          0.213            0.8316
PROSERV    1       0.12396960          2.242            0.0250
PUBADM     1       0.18165352          3.301            0.0010
REPSERV    1       0.25858043          4.062            0.0001
TRANSP     1       0.44536565          7.816            0.0001
WSALE      1       0.24180838          3.064            0.0022
MANAGER    1      -0.15940256         -0.813            0.4160
OPLABOR    1      -1.00741688         -2.280            0.0227
OPMACHIN   1      -0.05085490         -0.164            0.8696
PROFESS    1      -0.24683763         -1.378            0.1684
SERVICE    1      -0.12383020         -0.400            0.6889

AFVET      1       0.07585061          4.206            0.0001
MCVET      1       0.05593129          2.363            0.0182
NAVYVET    1       0.12802429          6.002            0.0001
```

TABLE C-5 REGRESSION RESULTS USING XFRVET
VETERAN SAMPLE
MODEL 3A ANNUAL EARNINGS

```
                          ANALYSIS OF VARIANCE

                         SUM OF           MEAN
     SOURCE     DF      SQUARES         SQUARE          F VALUE

     MODEL      22    219.81648     9.99165806           54.017
     ERROR    3565    659.42881     0.18497302
     C TOTAL  3587    879.24529

         ROOT MSE     0.4300849       R-SQUARE           0.2500
         DEP MEAN       10.5314       ADJ R-SQ           0.2454
         C.V.          4.083836

                          PARAMETER ESTIMATES


                     PARAMETER      T FOR H0:
 VARIABLE  DF         ESTIMATE    PARAMETER=0       PROB > |T|

 INTERCEP   1       7.95287433         78.084           0.0001
 CHILD      1       0.02369822          3.863           0.0001
 EDUC       1       0.08460917         18.435           0.0001
 EXP        1       0.06454277         12.276           0.0001
 EXP2       1     -0.001066986         -7.249           0.0001
 MARRIED    1       0.05223348          2.489           0.0129
 SELFEMPL   1       0.01120496          0.382           0.7025
 AGRIMIN    1       0.32660865          5.702           0.0001
 ENTREC     1      -0.30755999         -1.389           0.1648
 FINANCE    1       0.37940418          6.553           0.0001
 MANUFAC    1       0.39970622          7.256           0.0001
 PERSERV    1       0.10629090          0.730           0.4656
 PROSERV    1       0.15107629          2.775           0.0055
 PUBADM     1       0.22089391          4.074           0.0001
 REPSERV    1       0.25887870          4.130           0.0001
 TRANSP     1       0.44717470          7.985           0.0001
 WSALE      1       0.34546720          4.445           0.0001
 MANAGER    1      -0.09162359         -0.474           0.6352
 OPLABOR    1      -1.02445449         -2.355           0.0186
 OPMACHIN   1       0.12098110          0.397           0.6917
 PROFESS    1      -0.01128246         -0.064           0.9490
 SERVICE    1       0.07112597          0.233           0.8154

 XFRVET     1       0.10251502          6.486           0.0001
```

TABLE C-6 REGRESSION RESULTS USING XFRVET
VETERAN SAMPLE
MODEL 3W WEEKLY EARNINGS

```
                        ANALYSIS OF VARIANCE

                       SUM OF          MEAN
   SOURCE     DF      SQUARES        SQUARE        F VALUE

   MODEL      22    195.57912    8.88996001         46.872
   ERROR    3565    676.16099    0.18966648
   C TOTAL  3587    871.74012

       ROOT MSE     0.4355072      R-SQUARE         0.2244
       DEP MEAN      6.604059      ADJ R-SQ         0.2196
       C.V.          6.594537

                        PARAMETER ESTIMATES


                  PARAMETER      T FOR H0:
VARIABLE  DF       ESTIMATE    PARAMETER=0       PROB > |T|

INTERCEP   1     4.19979775         40.722           0.0001
CHILD      1     0.02068276          3.330           0.0009
EDUC       1     0.08332551         17.929           0.0001
EXP        1     0.05242441          9.847           0.0001
EXP2       1   -0.000835313         -5.605           0.0001
MARRIED    1     0.05434783          2.557           0.0106
SELFEMPL   1    -0.02672166         -0.900           0.3683
AGRIMIN    1     0.31426995          5.419           0.0001
ENTREC     1    -0.36728329         -1.638           0.1014
FINANCE    1     0.35612505          6.075           0.0001
MANUFAC    1     0.36995626          6.632           0.0001
PERSERV    1     0.02983731          0.202           0.8397
PROSERV    1     0.12444279          2.257           0.0240
PUBADM     1     0.18052129          3.288           0.0010
REPSERV    1     0.26945086          4.246           0.0001
TRANSP     1     0.44765023          7.894           0.0001
WSALE      1     0.26115002          3.318           0.0009
MANAGER    1    -0.17753765         -0.908           0.3640
OPLABOR    1    -0.99552379         -2.260           0.0239
OPMACHIN   1   -0.009979403         -0.032           0.9742
PROFESS    1    -0.18169036         -1.017           0.3092
SERVICE    1    -0.13439045         -0.436           0.6632

XFRVET     1     0.11877804          7.422           0.0001
```

TABLE C-7 REGRESSION RESULTS USING AFTRAN ARMYTRAN MCTRAN NAVYTRAN
VETERAN SAMPLE
MODEL 4A ANNUAL EARNINGS

```
                         ANALYSIS OF VARIANCE

                       SUM OF          MEAN
SOURCE      DF        SQUARES        SQUARE       F VALUE

MODEL       24      221.28628    9.22026147        49.930
ERROR     3563      657.95902    0.18466433
C TOTAL   3587      879.24529

    ROOT MSE        0.4297259      R-SQUARE        0.2517
    DEP MEAN          10.5314      ADJ R-SQ        0.2466
    C.V.             4.080427

                        PARAMETER ESTIMATES


                   PARAMETER      T FOR H0:
VARIABLE  DF        ESTIMATE    PARAMETER=0      PROB > |T|

INTERCEP   1      7.94812153         77.828          0.0001
CHILD      1      0.02476713          4.038          0.0001
EDUC       1      0.08496814         18.497          0.0001
EXP        1      0.06525714         12.399          0.0001
EXP2       1    -0.001079574         -7.333          0.0001
MARRIED    1      0.05142496          2.450          0.0143
SELFEMPL   1     0.008301995          0.283          0.7770
AGRIMIN    1      0.32632533          5.702          0.0001
ENTREC     1     -0.31736888         -1.435          0.1514
FINANCE    1      0.37279517          6.446          0.0001
MANUFAC    1      0.39378125          7.152          0.0001
PERSERV    1      0.10314599          0.709          0.4786
PROSERV    1      0.15228500          2.800          0.0051
PUBADM     1      0.22094212          4.078          0.0001
REPSERV    1      0.25762592          4.113          0.0001
TRANSP     1      0.43327603          7.719          0.0001
WSALE      1      0.33838494          4.356          0.0001
MANAGER    1     -0.08250980         -0.427          0.6691
OPLABOR    1     -1.02030110         -2.347          0.0190
OPMACHIN   1      0.12362725          0.406          0.6851
PROFESS    1     -0.01819569         -0.103          0.9178
SERVICE    1      0.06222265          0.204          0.8381

AFTRAN     1      0.11016253          4.636          0.0001
NAVYTRAN   1      0.16046228          5.083          0.0001
MCTRAN     1      0.13962376          3.333          0.0009
```

TABLE C-8 REGRESSION RESULTS USING AFTRAN ARMYTRAN MCTRAN NAVYTRAN

VETERAN SAMPLE

MODEL 4W WEEKLY EARNINGS

```
                        ANALYSIS OF VARIANCE

                     SUM OF          MEAN
SOURCE      DF      SQUARES        SQUARE          F VALUE

MODEL       24    196.55423    8.18975954           43.218
ERROR     3563    675.18589    0.18949927
C TOTAL   3587    871.74012

    ROOT MSE      0.4353151      R-SQUARE           0.2255
    DEP MEAN       6.604059      ADJ R-SQ           0.2203
    C.V.            6.59163

                        PARAMETER ESTIMATES


                 PARAMETER      T FOR H0:
VARIABLE   DF     ESTIMATE    PARAMETER=0       PROB > |T|

INTERCEP    1   4.19260509         40.527           0.0001
CHILD       1   0.02179166          3.507           0.0005
EDUC        1   0.08388194         18.026           0.0001
EXP         1   0.05334494         10.006           0.0001
EXP2        1 -0.000852941         -5.719           0.0001
MARRIED     1   0.05336462          2.510           0.0121
SELFEMPL    1  -0.02995406         -1.009           0.3131
AGRIMIN     1   0.31420830          5.420           0.0001
ENTREC      1  -0.37976136         -1.695           0.0902
FINANCE     1   0.34804522          5.941           0.0001
MANUFAC     1   0.36327255          6.514           0.0001
PERSERV     1   0.02785824          0.189           0.8502
PROSERV     1   0.12617144          2.290           0.0221
PUBADM      1   0.18075542          3.294           0.0010
REPSERV     1   0.26818039          4.227           0.0001
TRANSP      1   0.43354457          7.625           0.0001
WSALE       1   0.25350776          3.221           0.0013
MANAGER     1  -0.16495842         -0.844           0.3990
OPLABOR     1  -0.99187897         -2.252           0.0244
OPMACHIN    1 -0.008745492         -0.028           0.9774
PROFESS     1  -0.19096793         -1.070           0.2848
SERVICE     1  -0.14577532         -0.473           0.6364

AFTRAN      1   0.11719696          4.869           0.0001
NAVYTRAN    1   0.18801610          5.879           0.0001
MCTRAN      1   0.14602060          3.441           0.0006
```

TABLE C-9 REGRESSION RESULTS USING ACADEMY ROTC OCS
VETERAN SAMPLE
MODEL 5A ANNUAL EARNINGS

```
                        ANALYSIS OF VARIANCE

                      SUM OF         MEAN
SOURCE     DF        SQUARES        SQUARE        F VALUE

MODEL      24      220.55109    9.18962893         49.708
ERROR    3563      658.69420    0.18487067
C TOTAL  3587      879.24529

    ROOT MSE       0.4299659      R-SQUARE         0.2508
    DEP MEAN         10.5314      ADJ R-SQ         0.2458
    C.V.            4.082706

                        PARAMETER ESTIMATES


                 PARAMETER      T FOR H0:
VARIABLE  DF      ESTIMATE    PARAMETER=0     PROB > |T|

INTERCEP   1    7.96055347         78.010         0.0001
CHILD      1    0.02236655          3.647         0.0003
EDUC       1    0.08156557         17.282         0.0001
EXP        1    0.06830746         12.911         0.0001
EXP2       1  -0.001135011         -7.669         0.0001
MARRIED    1    0.04202325          1.995         0.0462
SELFEMPL   1    0.01378470          0.470         0.6384
AGRIMIN    1    0.32097221          5.600         0.0001
ENTREC     1   -0.32548530         -1.470         0.1416
FINANCE    1    0.36195264          6.254         0.0001
MANUFAC    1    0.39026904          7.082         0.0001
PERSERV    1    0.12400767          0.851         0.3949
PROSERV    1    0.17303368          3.163         0.0016
PUBADM     1    0.23170452          4.270         0.0001
REPSERV    1    0.26118300          4.167         0.0001
TRANSP     1    0.45321178          8.102         0.0001
WSALE      1    0.34373404          4.423         0.0001
MANAGER    1   -0.03688941         -0.191         0.8486
OPLABOR    1   -1.00176037         -2.303         0.0214
OPMACHIN   1    0.14033727          0.460         0.6456
PROFESS    1   0.001139912          0.006         0.9948
SERVICE    1    0.07117056          0.234         0.8153

ACADEMY    1    0.21137691          6.545         0.0001
ROTC       1    0.06329680          3.397         0.0007
OCS        1    0.02842195          1.435         0.1513
```

TABLE C-10 REGRESSION RESULTS USING ACADEMY ROTC OCS
VETERAN SAMPLE
MODEL 5W WEEKLY EARNINGS

```
                      ANALYSIS OF VARIANCE

                      SUM OF          MEAN
SOURCE     DF        SQUARES        SQUARE       F VALUE

MODEL      24      193.80775    8.07532299        42.441
ERROR    3563      677.93236    0.19027010
C TOTAL  3587      871.74012

    ROOT MSE       0.4361996      R-SQUARE        0.2223
    DEP MEAN        6.604059      ADJ R-SQ        0.2171
    C.V.            6.605022

                     PARAMETER ESTIMATES


                    PARAMETER      T FOR H0:
VARIABLE  DF         ESTIMATE    PARAMETER=0      PROB > |T|

INTERCEP   1       4.20161469         40.585          0.0001
CHILD      1       0.01923948          3.092          0.0020
EDUC       1       0.08072250         16.859          0.0001
EXP        1       0.05609301         10.451          0.0001
EXP2       1    -0.000899801         -5.993          0.0001
MARRIED    1       0.04317319          2.020          0.0435
SELFEMPL   1      -0.02380721         -0.800          0.4237
AGRIMIN    1       0.31043440          5.338          0.0001
ENTREC     1      -0.39301189         -1.750          0.0802
FINANCE    1       0.33713058          5.741          0.0001
MANUFAC    1       0.36110077          6.459          0.0001
PERSERV    1       0.04501849          0.304          0.7608
PROSERV    1       0.14979259          2.699          0.0070
PUBADM     1       0.19346091          3.515          0.0004
REPSERV    1       0.27328558          4.298          0.0001
TRANSP     1       0.45807939          8.072          0.0001
WSALE      1       0.25822410          3.275          0.0011
MANAGER    1      -0.11767572         -0.600          0.5484
OPLABOR    1      -0.97161527         -2.201          0.0278
OPMACHIN   1      0.007816413          0.025          0.9799
PROFESS    1      -0.17100552         -0.955          0.3398
SERVICE    1      -0.13622926         -0.441          0.6594

ACADEMY    1       0.21731928          6.633          0.0001
ROTC       1       0.06236547          3.299          0.0010
OCS        1       0.03915016          1.949          0.0514
```

TABLE C-11 MEANS OF ANNUAL INCOME OF WHITE-VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
19	1	30000.000	.	30000.00	30000.000
24	1	6000.0000	.	6000.000	6000.0000
26	8	19492.125	13138.262	6000.000	48000.000
27	21	25515.523	19448.806	3900.000	100000.00
28	41	24936.512	9335.0965	3900.000	46800.000
29	68	25296.911	11948.582	2400.000	78000.000
30	70	28651.928	14663.006	2600.000	100000.00
31	105	31965.980	17570.601	9000.000	100000.00
32	102	30218.598	15478.855	2000.000	100000.00
33	160	34115.668	16934.969	2700.000	100000.00
34	121	35782.818	15890.339	7000.000	100000.00
35	153	38847.607	16237.576	6000.000	100000.00
36	202	40578.529	19655.250	10000.00	100000.00
37	237	40017.063	17971.604	3760.000	100000.00
38	261	41262.827	18587.965	11000.00	100000.00
39	293	43020.624	18133.236	3000.000	100000.00
40	228	46805.302	20239.994	11200.00	100000.00
41	214	45779.981	19868.135	12000.00	100000.00
42	195	46971.523	20351.737	14560.00	100000.00
43	158	45955.405	19489.020	15000.00	100000.00
44	143	47970.146	21000.572	4000.000	100000.00
45	101	49119.277	19076.175	12000.00	100000.00
46	94	49337.127	21852.512	10400.00	100000.00
47	50	52902.900	21716.216	15000.00	100000.00
48	49	51611.346	22524.651	16000.00	100000.00
49	38	53148.473	18935.420	24700.00	100000.00
50	31	52449.193	22142.455	24000.00	100000.00
51	38	54641.263	21599.458	22050.00	100000.00
52	24	55808.625	27160.785	24000.00	100000.00
53	23	55452.173	27576.750	25000.00	100000.00
54	21	44841.714	15647.633	22500.00	80000.000
55	14	54725.071	25443.090	26000.00	100000.00
56	12	52305.250	25579.331	22897.00	100000.00
57	5	66870.000	40432.777	9600.000	100000.00
58	4	57550.000	36533.226	5200.000	90000.000
59	2	37000.000	24041.630	20000.00	54000.000
60	3	58766.666	30243.401	24000.00	79000.000
63	2	55500.000	27577.164	36000.00	75000.000

TABLE C-12 MEANS OF ANNUAL INCOME OF NONWHITE-VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
26	2	11200.000	1131.370	10400.000	12000.000
27	3	21300.000	5645.352	15000.000	25900.000
28	9	20970.222	15400.13	4797.0000	56000.000
29	11	27768.636	7167.281	15000.000	42000.000
30	7	21485.714	9078.808	10000.000	40000.000
31	11	33300.000	13609.18	14000.000	65000.000
32	14	41142.214	18353.65	20000.000	84500.000
33	10	44572.500	27486.32	17000.000	100000.00
34	13	32633.307	18334.96	8000.0000	65000.000
35	17	38271.411	14687.73	12000.000	68000.000
36	12	37825.000	20737.63	20000.000	100000.00
37	21	41956.095	20893.44	22000.000	100000.00
38	17	44279.411	13939.50	20000.000	78000.000
39	18	34740.611	12760.13	17300.000	59000.000
40	16	39865.000	22369.44	18380.000	93600.000
41	19	51364.578	24769.87	16000.000	100000.00
42	22	39022.727	19748.92	6000.0000	96000.000
43	11	53754.545	23780.72	35000.000	100000.00
44	13	48411.538	28704.48	4380.0000	100000.00
45	7	52829.857	13310.45	34870.000	70000.000
46	11	40069.090	12117.67	22000.000	60000.000
47	9	46582.777	24332.30	12000.000	100000.00
48	2	35331.000	16024.45	24000.000	46662.000
49	2	57000.000	25455.84	39000.000	75000.000
50	3	40760.666	21439.67	24282.000	65000.000
51	3	48666.666	9451.631	38000.000	56000.000
52	5	39804.000	10933.62	27600.000	52000.000
53	4	54750.000	26725.45	25000.000	90000.000
54	1	62000.000	.	62000.000	62000.000
55	1	49500.000	.	49500.000	49500.000
57	1	26500.000	.	26500.000	26500.000

FIGURE C-1 PLOT OF MEANS OF ANNUAL INCOME OF WHITE-VETERAN AND NONWHITE-VETERAN VS AGE

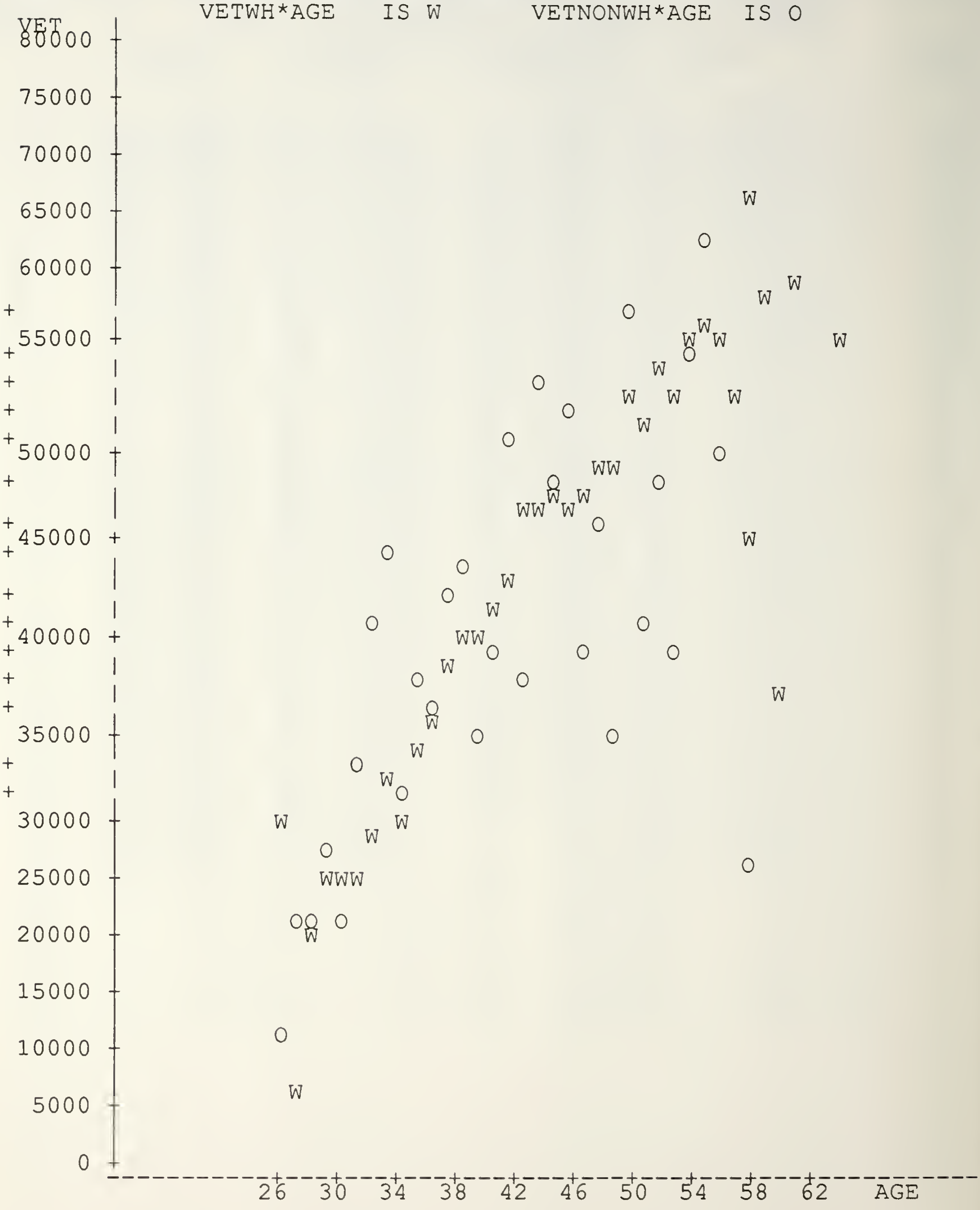


TABLE C-13 MEANS OF WEEKLY INCOME OF WHITE-VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
19	1	577.000	.	577.000	577.000
24	1	125.000	.	125.000	125.000
26	8	400.875	154.181	247.000	750.000
27	21	598.000	464.693	75.0000	2500.00
28	41	503.926	166.101	200.000	936.000
29	68	537.147	238.505	111.000	1500.00
30	70	593.071	304.425	200.000	2500.00
31	105	683.047	552.118	200.000	3750.00
32	102	623.333	294.526	200.000	2000.00
33	160	686.300	334.466	212.000	2000.00
34	121	705.884	383.160	150.000	3500.00
35	153	775.705	366.349	200.000	2888.00
36	202	807.589	427.073	150.000	3200.00
37	237	780.616	359.267	190.000	2000.00
38	261	827.463	412.418	217.000	3000.00
39	293	848.877	447.853	97.0000	3900.00
40	228	927.083	541.036	100.000	3999.00
41	214	902.733	475.009	70.0000	3600.00
42	195	927.841	473.861	250.000	3999.00
43	158	890.208	455.769	65.0000	3200.00
44	143	951.202	483.974	200.000	3333.00
45	101	947.227	412.234	250.000	3000.00
46	94	962.765	453.585	200.000	2600.00
47	50	1054.38	564.902	160.000	3300.00
48	49	1008.57	455.928	300.000	2500.00
49	38	975.578	326.102	400.000	2030.00
50	31	1057.41	531.813	500.000	2925.00
51	38	1118.76	666.159	60.0000	3500.00
52	24	1172.66	651.120	481.000	3000.00
53	23	1100.34	669.159	450.000	3173.00
54	21	838.857	259.126	400.000	1307.00
55	14	1149.78	572.364	450.000	2500.00
56	12	1027.33	763.502	300.000	3000.00
57	5	1405.00	987.484	200.000	2500.00
58	4	962.500	576.447	100.000	1300.00
59	2	700.000	424.264	400.000	1000.00
60	3	1201.66	646.960	460.000	1650.00
63	2	1175.00	388.908	900.000	1450.00

TABLE C-14 MEANS OF WEEKLY INCOME OF NONWHITE-VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
26	2	400.000	282.842	200.000	600.000
27	3	386.666	102.632	300.000	500.000
28	9	475.111	374.534	160.000	1400.00
29	11	558.181	165.487	320.000	800.000
30	7	433.571	177.593	300.000	825.000
31	11	646.363	347.542	290.000	1500.00
32	14	825.000	353.009	350.000	1625.00
33	10	980.000	827.298	250.000	3000.00
34	13	617.846	364.201	180.000	1300.00
35	17	764.647	360.133	185.000	1700.00
36	12	766.666	558.298	400.000	2500.00
37	21	830.952	469.213	350.000	2385.00
38	17	814.352	284.182	350.000	1500.00
39	18	678.944	295.163	55.0000	1200.00
40	16	791.000	438.395	400.000	1800.00
41	19	1133.00	667.790	300.000	2600.00
42	22	812.136	449.336	100.000	2000.00
43	11	1044.54	475.859	600.000	2270.00
44	13	1102.00	873.434	350.000	3000.00
45	7	979.571	385.540	540.000	1500.00
46	11	786.454	250.894	325.000	1200.00
47	9	810.111	259.284	418.000	1250.00
48	2	400.000	141.421	300.000	500.000
49	2	875.000	176.776	750.000	1000.00
50	3	758.333	324.857	543.000	1132.00
51	3	922.333	164.214	750.000	1077.00
52	5	687.000	193.894	500.000	1000.00
53	4	887.500	317.214	450.000	1200.00
54	1	1154.00	.	1154.00	1154.00
55	1	950.000	.	950.000	950.000
57	1	480.000	.	480.000	480.000

FIGURE C-2 PLOT OF MEANS OF WEEKLY INCOME OF WHITE-VETERAN AND NONWHITE-VETERAN VS AGE

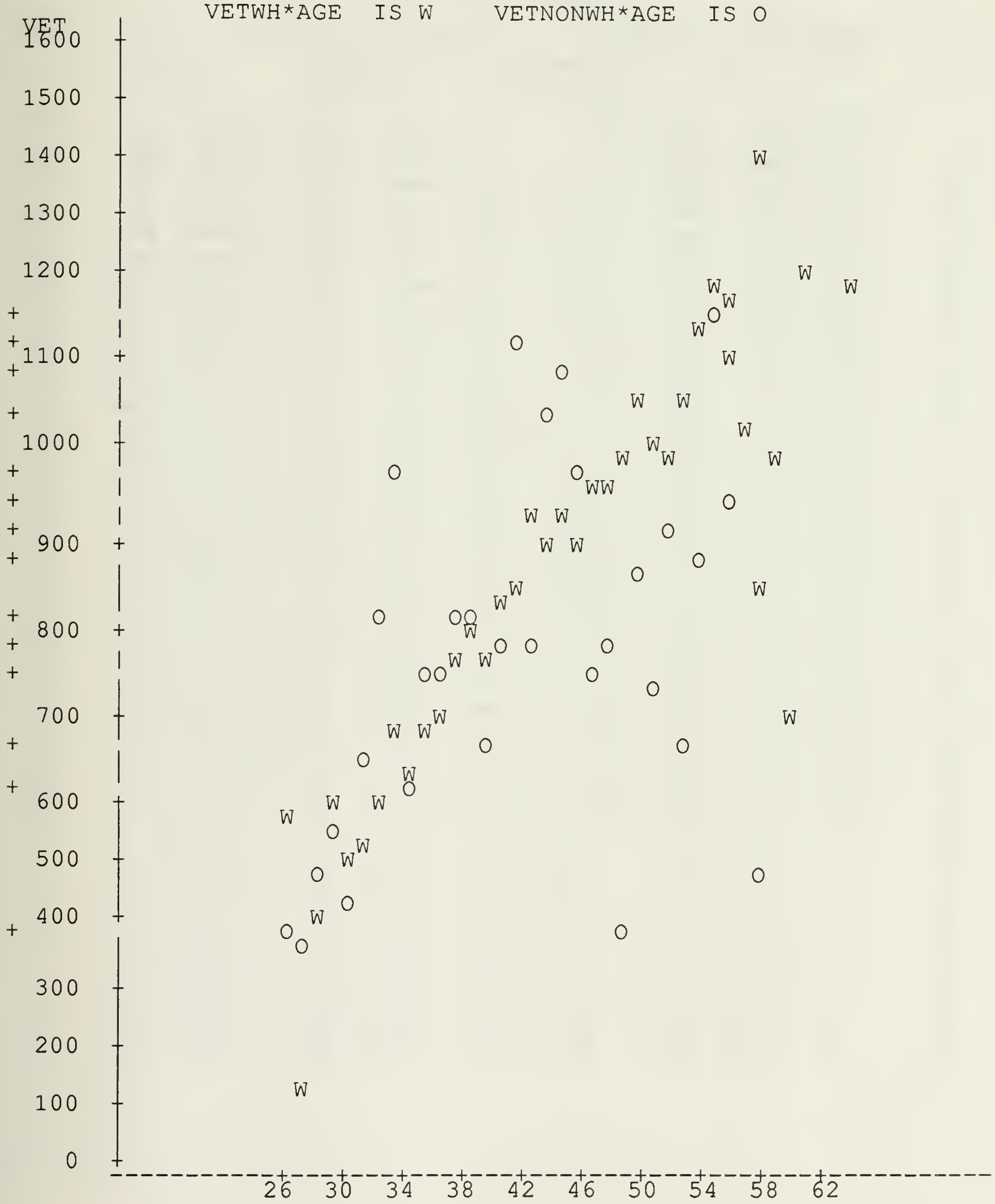


TABLE C-15 MEANS OF ANNUAL INCOME OF MALE-VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
19	1	30000.000	.	30000.000	30000.000
24	1	6000.0000	.	6000.0000	6000.0000
26	5	20400.000	16949.926	6000.0000	48000.000
27	19	26775.052	19555.685	3900.0000	100000.00
28	41	24612.463	10531.499	4797.0000	56000.000
29	63	26871.587	11585.661	2400.0000	78000.000
30	63	29145.793	15481.137	2600.0000	100000.00
31	98	32464.816	16496.316	9000.0000	100000.00
32	100	32284.330	16710.325	2000.0000	100000.00
33	144	35316.666	18189.275	2700.0000	100000.00
34	119	36762.218	16293.563	7000.0000	100000.00
35	149	40107.510	15451.934	6000.0000	100000.00
36	193	41732.678	20047.993	10000.000	100000.00
37	224	41588.517	18274.912	3760.0000	100000.00
38	261	41919.341	18177.338	12000.000	100000.00
39	299	43031.297	17970.101	3000.0000	100000.00
40	229	47052.445	20529.587	11200.000	100000.00
41	224	46893.651	20341.975	12000.000	100000.00
42	201	47900.786	20030.023	15000.000	100000.00
43	164	46816.792	19980.663	15000.000	100000.00
44	150	49005.860	21420.671	4000.0000	100000.00
45	104	49422.653	18860.494	12000.000	100000.00
46	100	49139.900	21290.596	10400.000	100000.00
47	55	53498.000	21774.966	15000.000	100000.00
48	47	53013.148	22030.082	24000.000	100000.00
49	38	54787.947	18268.882	25000.000	100000.00
50	31	51458.290	22788.225	24000.000	100000.00
51	39	55086.358	21098.424	22050.000	100000.00
52	28	53578.821	26018.248	24000.000	100000.00
53	27	55348.148	26943.621	25000.000	100000.00
54	21	46127.428	15905.661	22500.000	80000.000
55	13	57700.000	24770.681	26000.000	100000.00
56	12	52305.250	25579.331	22897.000	100000.00
57	6	60141.666	39742.551	9600.0000	100000.00
58	4	57550.000	36533.226	5200.0000	90000.000
59	2	37000.000	24041.630	20000.000	54000.000
60	3	58766.666	30243.401	24000.000	79000.000
63	2	55500.000	27577.164	36000.000	75000.000

TABLE C-16 MEANS OF ANNUAL INCOME OF FEMALE-VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
26	5	15267.400	5112.085	10400.000	23000.000
27	5	18200.000	11189.28	6000.0000	34000.000
28	9	22446.444	11336.05	3900.0000	46800.000
29	16	20795.937	9465.509	5000.0000	33600.000
30	14	22846.428	5135.115	11000.000	31600.000
31	18	30065.333	20994.83	13500.000	100000.00
32	16	26865.937	11541.09	14000.000	57200.000
33	26	31485.846	15223.69	5000.0000	70200.000
34	15	25283.333	9888.479	7500.0000	52800.000
35	21	29441.857	17467.54	12000.000	100000.00
36	21	28397.904	9827.987	11500.000	52000.000
37	34	30861.588	14723.33	11840.000	100000.00
38	17	34200.000	19729.92	11000.000	100000.00
39	12	30334.666	12979.07	11000.000	57000.000
40	15	35629.266	15323.79	21000.000	82680.000
41	9	29851.666	10481.52	16000.000	50000.000
42	16	24368.062	9470.416	6000.0000	45700.000
43	5	34860.000	6023.952	28500.000	41600.000
44	6	23033.666	7148.571	10400.000	30000.000
45	4	47725.000	17254.05	25900.000	63000.000
46	5	32892.000	12165.37	26000.000	54560.000
47	4	30500.000	13820.27	12000.000	45000.000
48	4	27000.000	10000.00	16000.000	40000.000
49	2	25850.000	1626.345	24700.000	27000.000
50	3	51000.000	14525.83	36000.000	65000.000
51	2	37000.000	1414.213	36000.000	38000.000
52	1	38220.000	.	38220.000	38220.000
54	1	35000.000	.	35000.000	35000.000
55	2	32775.500	1096.722	32000.000	33551.000

FIGURE C-3 PLOT OF MEANS OF ANNUAL INCOME OF MALE-VETERAN AND FEMALE-VETERAN VS AGE

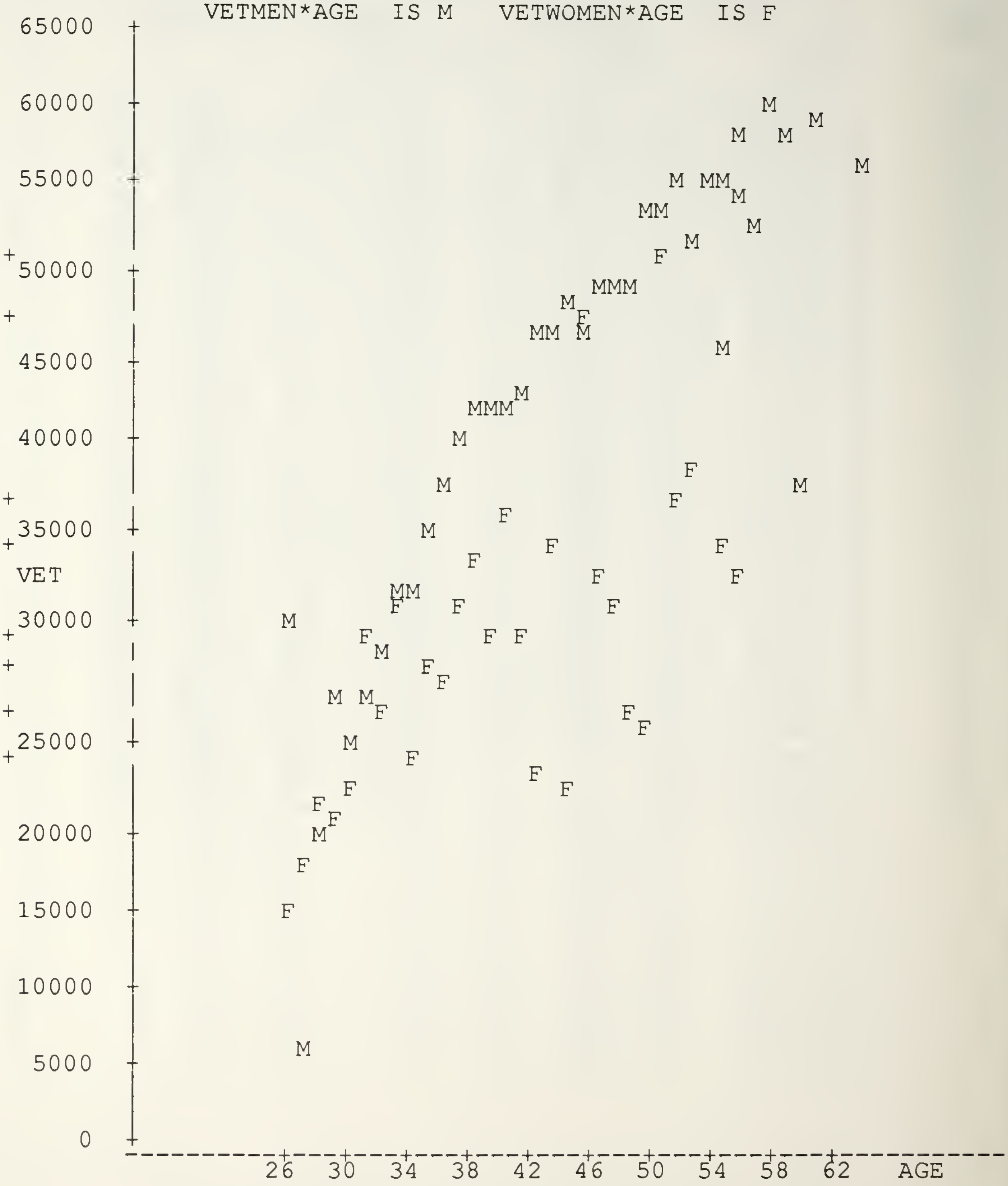


TABLE C-17 MEANS OF WEEKLY INCOME OF MALE-VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
19	1	577.000	.	577.000	577.000
24	1	125.000	.	125.000	125.000
26	5	479.400	196.460	247.000	750.000
27	19	577.631	492.277	75.0000	2500.00
28	41	498.292	221.156	160.000	1400.00
29	63	561.730	231.364	111.000	1500.00
30	63	599.365	319.153	250.000	2500.00
31	98	685.979	533.412	200.000	3750.00
32	100	666.180	314.098	200.000	2000.00
33	144	718.506	396.822	212.000	3000.00
34	119	727.411	390.609	180.000	3500.00
35	149	801.429	353.650	200.000	2888.00
36	193	830.663	443.854	150.000	3200.00
37	224	808.723	364.504	190.000	2000.00
38	261	831.973	396.774	217.000	3000.00
39	299	846.441	446.188	55.0000	3900.00
40	229	937.449	541.923	100.000	3999.00
41	224	935.745	498.226	70.0000	3600.00
42	201	954.228	467.313	275.000	3999.00
43	164	908.756	461.191	65.0000	3200.00
44	150	984.940	523.415	250.000	3333.00
45	104	953.750	409.132	250.000	3000.00
46	100	960.010	439.441	200.000	2600.00
47	55	1046.54	542.545	160.000	3300.00
48	47	1016.38	463.124	300.000	2500.00
49	38	994.921	308.949	400.000	2030.00
50	31	1035.87	542.021	500.000	2925.00
51	39	1123.84	654.473	60.0000	3500.00
52	28	1101.57	630.922	481.000	3000.00
53	27	1068.81	629.630	450.000	3173.00
54	21	855.714	267.840	400.000	1307.00
55	13	1157.69	578.016	450.000	2500.00
56	12	1027.33	763.502	300.000	3000.00
57	6	1250.83	960.574	200.000	2500.00
58	4	962.500	576.447	100.000	1300.00
59	2	700.000	424.264	400.000	1000.00
60	3	1201.66	646.960	460.000	1650.00
63	2	1175.00	388.908	900.000	1450.00

TABLE C-18 MEANS OF WEEKLY INCOME OF FEMALE-VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
26	5	322.000	86.7179	200.000	400.000
27	5	548.600	151.409	378.000	780.000
28	9	500.777	185.567	325.000	936.000
29	16	454.812	204.069	125.000	800.000
30	14	485.000	146.930	200.000	700.000
31	18	644.666	558.296	250.000	2600.00
32	16	532.000	240.349	250.000	1100.00
33	26	620.884	285.010	300.000	1350.00
34	15	458.800	154.690	150.000	693.000
35	21	584.238	393.630	185.000	2200.00
36	21	572.142	225.543	150.000	1078.00
37	34	626.529	361.175	228.000	2385.00
38	17	745.117	528.311	300.000	2660.00
39	12	654.666	267.421	300.000	1100.00
40	15	623.666	300.199	375.000	1590.00
41	9	567.222	245.472	315.000	1000.00
42	16	437.250	169.092	100.000	685.000
43	5	621.400	114.082	500.000	800.000
44	6	434.500	153.562	200.000	650.000
45	4	834.250	445.823	400.000	1237.00
46	5	630.000	329.013	350.000	1200.00
47	4	612.500	103.077	500.000	750.000
48	4	612.500	283.945	300.000	900.000
49	2	507.500	45.9619	475.000	540.000
50	3	981.000	243.579	700.000	1132.00
51	2	725.000	35.3553	700.000	750.000
52	1	735.000	.	735.000	735.000
54	1	800.000	.	800.000	800.000
55	2	998.500	492.853	650.000	1347.00

FIGURE C-4 PLOT OF MEANS OF WEEKLY INCOME OF MALE-VETERAN AND FEMALE-VETERAN VS AGE

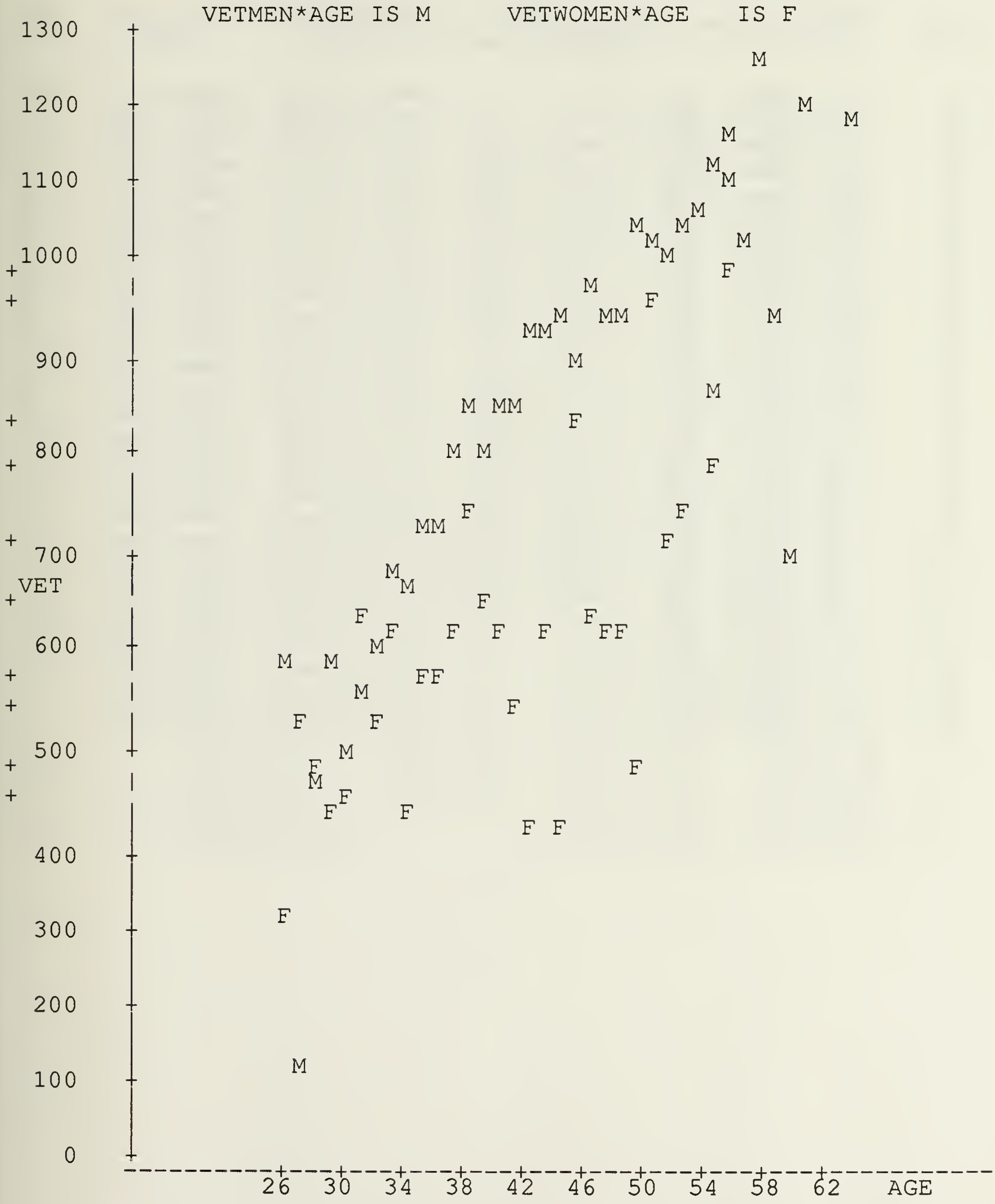


TABLE C-19 MEANS OF ANNUAL INCOME OF ACADEMY-VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
27	1	36000.000	.	36000.000	36000.000
28	1	34000.000	.	34000.000	34000.000
29	9	32877.777	14033.778	11000.000	51000.000
30	11	29936.272	19168.325	2600.0000	64000.000
31	20	37667.500	19467.005	9000.0000	100000.00
32	13	39523.000	11662.926	20000.000	62000.000
33	19	40973.684	12908.431	10000.000	67600.000
34	17	42494.235	14853.181	8000.0000	74500.000
35	21	47117.523	10828.815	29018.000	79000.000
36	23	53072.391	20446.666	10000.000	100000.00
37	17	50285.000	16660.742	26000.000	80000.000
38	14	53971.428	22893.547	28000.000	100000.00
39	22	58059.090	20311.002	35000.000	100000.00
40	7	63342.857	19809.329	31200.000	83200.000
41	6	52833.333	17428.903	37000.000	85000.000
42	9	56617.222	22536.571	16500.000	100000.00
43	3	71472.333	24770.553	55417.000	100000.00
44	5	67680.000	19370.389	50000.000	99000.000
45	5	57576.000	25184.496	30000.000	92000.000
46	4	56750.000	19805.302	33000.000	81000.000
47	4	53022.750	9072.1958	45000.000	65000.000
48	1	92000.000	.	92000.000	92000.000
49	1	52110.000	.	52110.000	52110.000
50	1	52000.000	.	52000.000	52000.000
51	1	100000.00	.	100000.00	100000.00
52	1	42000.000	.	42000.000	42000.000

TABLE C-20 MEANS OF ANNUAL INCOME OF ROTC-VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
26	4	20350.0000	18445.143	10400.000	48000.000
27	11	20254.5454	10678.517	3900.0000	34000.000
28	19	22049.0000	11656.282	3900.0000	45000.000
29	35	23749.7428	9380.9125	2400.0000	42000.000
30	24	28322.8333	13280.528	10000.000	66000.000
31	40	34310.5750	21172.779	10000.000	100000.00
32	32	34774.7500	19041.608	12000.000	88400.000
33	67	33934.8059	17546.953	2700.0000	100000.00
34	42	37238.0952	15050.418	15000.000	89000.000
35	59	41984.9322	17795.324	13000.000	100000.00
36	74	45507.1216	21411.389	17000.000	100000.00
37	77	44284.5194	19477.054	9700.0000	100000.00
38	98	43503.8367	19560.182	13000.000	100000.00
39	85	45271.7058	17803.148	11400.000	100000.00
40	69	46246.8695	18443.698	14800.000	99000.000
41	82	50082.1707	18769.393	14500.000	100000.00
42	72	50794.3055	22407.722	15000.000	100000.00
43	61	45844.3442	20162.444	21000.000	100000.00
44	51	50526.2156	22149.282	8000.0000	100000.00
45	43	50904.5814	18645.265	13600.000	100000.00
46	36	50173.0555	19566.291	10400.000	100000.00
47	23	54380.2173	25042.282	15000.000	100000.00
48	25	53557.6000	22979.923	28500.000	100000.00
49	22	59237.6818	17206.715	32000.000	100000.00
50	14	53637.5000	23570.460	25000.000	100000.00
51	11	54060.7272	12798.536	38623.000	79000.000
52	8	58338.3750	29342.934	24000.000	100000.00
53	7	62428.5714	26500.673	29000.000	90000.000
54	3	41212.6666	11959.585	33638.000	55000.000
55	2	38000.0000	0	38000.000	38000.000
57	1	100000.000	.	100000.00	100000.00

TABLE C-21 MEANS OF ANNUAL INCOME OF OCS-VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
19	1	30000.000	.	30000.000	30000.000
26	2	18500.000	9192.388	12000.000	25000.000
27	7	21328.571	6265.438	10000.000	28000.000
28	17	23422.352	7340.146	14000.000	41600.000
29	18	23905.777	7386.664	10000.000	35555.000
30	18	30339.444	19233.68	15000.000	100000.00
31	17	28050.823	7912.024	14000.000	44928.000
32	34	27921.970	12693.01	2000.0000	57600.000
33	30	34941.466	17941.41	10000.000	100000.00
34	32	37759.500	19166.52	12000.000	100000.00
35	32	37275.000	16260.30	12000.000	100000.00
36	40	39012.975	19950.87	18650.000	100000.00
37	61	39610.836	19546.25	3760.0000	100000.00
38	75	42371.680	17680.51	11000.000	100000.00
39	102	42225.862	17547.37	10000.000	100000.00
40	89	50379.719	21939.51	11200.000	100000.00
41	81	45179.901	19515.52	12500.000	100000.00
42	70	45758.642	18346.45	14629.000	100000.00
43	64	47779.500	20661.58	18000.000	100000.00
44	47	47939.787	19287.34	4000.0000	100000.00
45	26	49338.230	19978.48	12000.000	95000.000
46	23	45204.695	19612.61	25000.000	95000.000
47	13	54423.076	21903.04	30000.000	100000.00
48	8	39625.000	19956.64	16000.000	80000.000
49	3	37333.333	6429.100	30000.000	42000.000
50	2	32000.000	11313.70	24000.000	40000.000
51	3	57333.333	11015.14	50000.000	70000.000
52	3	47666.666	25324.55	25000.000	75000.000
53	1	80000.000	.	80000.000	80000.000
54	3	62666.666	20526.40	40000.000	80000.000
56	1	43000.000	.	43000.000	43000.000

FIGURE C-5 PLOT OF MEANS OF ANNUAL INCOME OF ACADEMY-VETERAN ROTC-VETERAN OCS-VETERAN VS AGE

ACADEMY*AGE IS A ROTC*AGE IS R OCS*AGE IS O

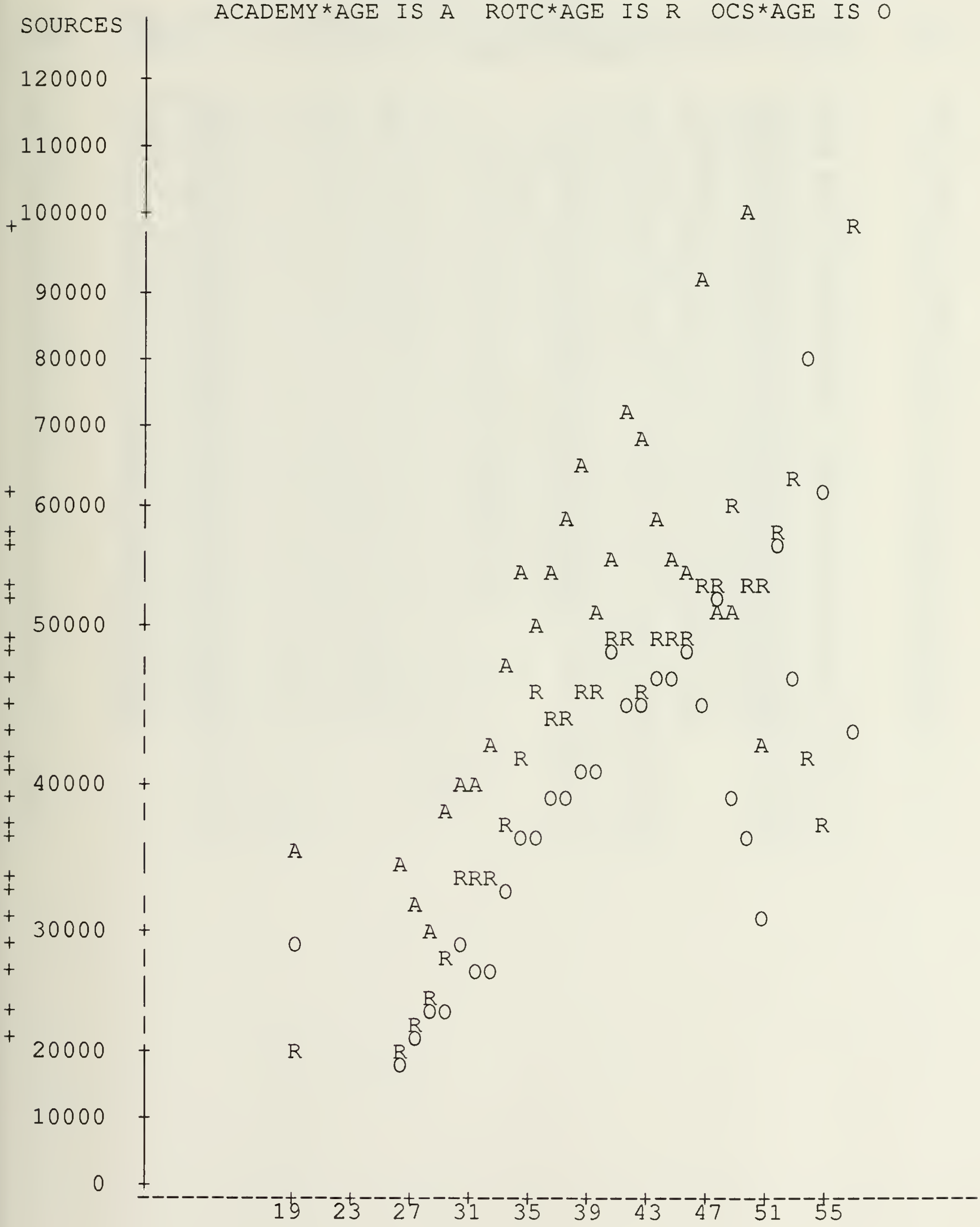


TABLE C-22 MEANS OF WEEKLY INCOME OF ACADEMY-VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
27	1	750.000	.	750.000	750.000
28	1	700.000	.	700.000	700.000
29	9	679.444	215.339	200.000	950.000
30	11	592.727	142.062	390.000	820.000
31	20	791.700	453.427	350.000	2500.00
32	13	796.000	211.303	500.000	1200.00
33	19	864.210	330.791	300.000	1970.00
34	17	799.764	267.727	300.000	1500.00
35	21	939.333	259.674	558.000	1700.00
36	23	1033.26	396.238	208.000	2000.00
37	17	971.411	309.714	500.000	1600.00
38	14	1217.42	707.785	500.000	3000.00
39	22	1182.77	532.165	700.000	3000.00
40	7	1228.57	415.187	600.000	1600.00
41	6	1054.16	391.923	525.000	1600.00
42	9	1085.00	448.762	350.000	2000.00
43	3	1251.00	227.822	1053.00	1500.00
44	5	1275.00	422.048	775.000	1800.00
45	5	1080.00	462.655	650.000	1700.00
46	4	1005.00	276.827	640.000	1300.00
47	4	905.000	270.493	540.000	1120.00
48	1	1800.00	.	1800.00	1800.00
49	1	1000.00	.	1000.00	1000.00
50	1	1000.00	.	1000.00	1000.00
51	1	2000.00	.	2000.00	2000.00
52	1	600.000	.	600.000	600.000

TABLE C-23 MEANS OF WEEKLY INCOME OF ROTC-VETERAN SAMPLE BY AGE

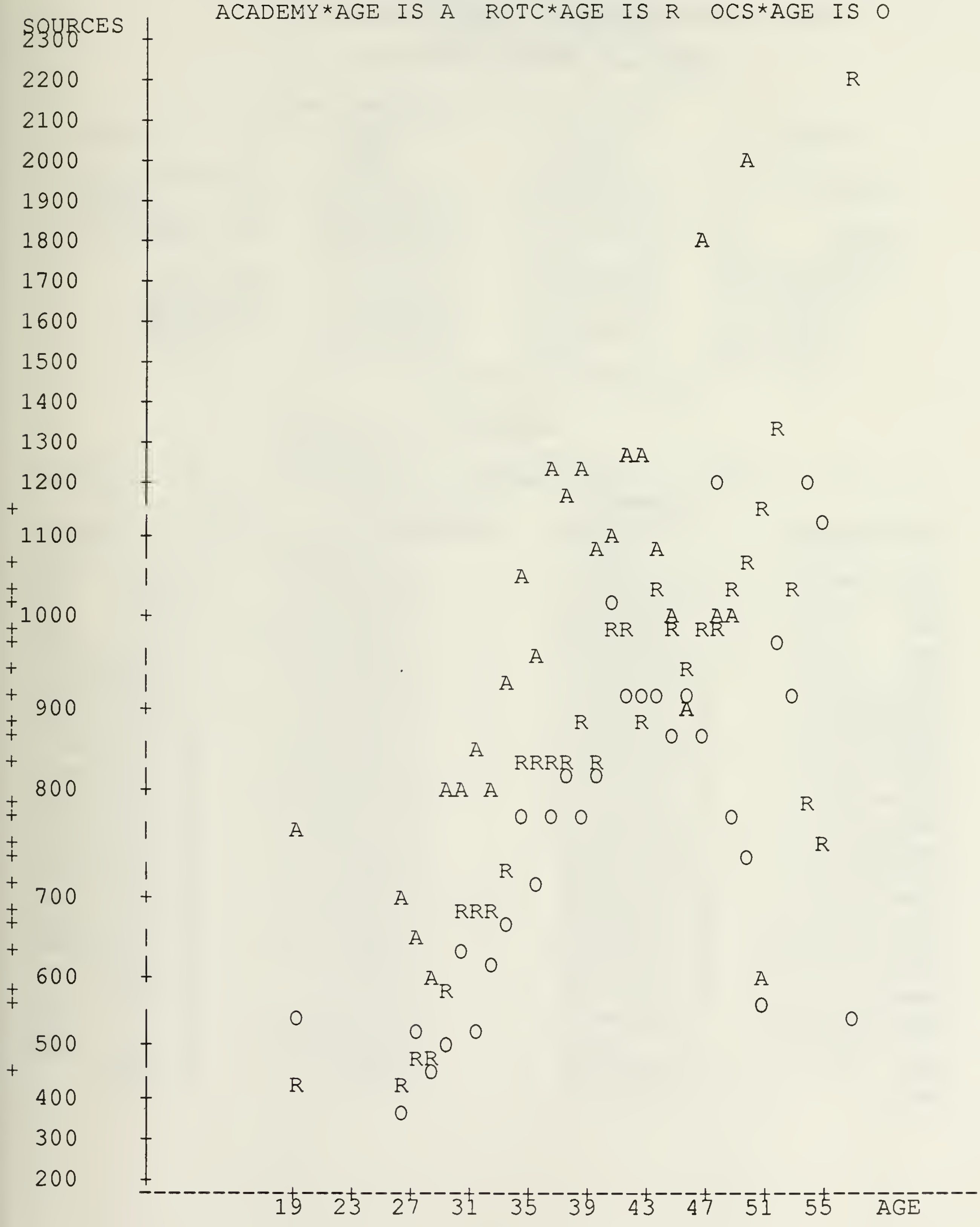
AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
26	4	449.250	268.456	200.000	750.000
27	11	431.636	169.240	75.0000	650.000
28	19	467.315	174.692	160.000	800.000
29	35	479.457	176.715	125.000	800.000
30	24	599.541	252.974	250.000	1300.00
31	40	713.000	654.501	200.000	3750.00
32	32	696.250	370.928	200.000	1700.00
33	67	696.358	406.604	212.000	3000.00
34	42	725.285	286.004	300.000	1500.00
35	59	857.711	425.629	275.000	2888.00
36	74	882.405	449.719	150.000	2500.00
37	77	883.168	397.283	300.000	2385.00
38	98	856.173	385.309	217.000	2100.00
39	85	909.847	506.940	230.000	3900.00
40	69	880.550	340.403	330.000	2000.00
41	82	989.829	476.858	96.0000	3000.00
42	72	985.013	438.079	275.000	2200.00
43	61	885.934	420.875	65.0000	2270.00
44	51	1028.31	596.078	250.000	3333.00
45	43	1004.16	468.848	272.000	3000.00
46	36	972.500	360.221	200.000	1750.00
47	23	1015.91	627.362	160.000	3300.00
48	25	1010.08	439.312	450.000	2115.00
49	22	1047.68	248.038	650.000	1600.00
50	14	1077.92	495.497	600.000	2308.00
51	11	1179.45	493.816	772.000	2220.00
52	8	1330.87	803.304	500.000	3000.00
53	7	1045.71	370.668	480.000	1550.00
54	3	802.333	177.387	657.000	1000.00
55	2	775.000	35.3553	750.000	800.000
57	1	2200.00	.	2200.00	2200.00

TABLE C-24 MEANS OF WEEKLY INCOME OF OCS-VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
19	1	577.000	.	577.000	577.000
26	2	370.000	42.4264	340.000	400.000
27	7	542.142	139.458	365.000	780.000
28	17	463.000	159.635	200.000	800.000
29	18	501.722	162.721	175.000	750.000
30	18	651.944	495.009	275.000	2500.00
31	17	539.588	187.602	215.000	900.000
32	34	619.911	227.059	200.000	1100.00
33	30	705.933	364.526	250.000	2000.00
34	32	784.250	587.423	200.000	3500.00
35	32	717.812	348.149	185.000	2000.00
36	40	814.500	459.851	368.000	2500.00
37	61	830.655	425.241	190.000	2000.00
37	75	815.813	330.406	300.000	2173.00
39	102	821.127	420.947	200.000	3500.00
40	89	1019.78	689.682	100.000	3999.00
41	81	927.333	507.108	250.000	3600.00
42	70	939.985	542.824	250.000	3999.00
43	64	940.718	547.525	350.000	3200.00
44	47	892.042	275.908	350.000	1500.00
45	26	942.615	386.787	250.000	1900.00
46	23	895.391	380.677	450.000	2000.00
47	13	1216.23	585.503	600.000	2500.00
48	8	801.875	387.242	300.000	1500.00
49	3	751.666	110.717	625.000	830.000
50	2	600.000	141.421	500.000	700.000
51	3	1000.00	400.000	600.000	1400.00
52	3	924.333	484.793	481.000	1442.00
53	1	1200.00	.	1200.00	1200.00
54	3	1123.33	305.995	770.000	1300.00
56	1	550.000	.	550.000	550.000

FIGURE C-6 PLOT OF MEANS OF WEEKLY INCOME OF ACADEMY-VETERAN ROTC-VETERAN OCS-VETERAN VS AGE

ACADEMY*AGE IS A ROTC*AGE IS R OCS*AGE IS O



APPENDIX D

TABLE D-1 REGRESSION RESULTS USING VET
NON-WHITE SAMPLE
MODEL 1A ANNUAL EARNINGS

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                          ANALYSIS OF VARIANCE

                         SUM OF          MEAN
   SOURCE     DF        SQUARES        SQUARE         F VALUE

   MODEL      20    76.06508974    3.80325449          14.851
   ERROR     615      157.49343    0.25608688
   C TOTAL   635      233.55852

       ROOT MSE       0.5060503      R-SQUARE          0.3257
       DEP MEAN        10.40855      ADJ R-SQ          0.3037
       C.V.            4.861871

                          PARAMETER ESTIMATES


                      PARAMETER     T FOR H0:
VARIABLE  DF          ESTIMATE     PARAMETER=0      PROB > |T|

INTERCEP   1        7.65964705          29.604          0.0001
CHILD      1      -0.003892519          -0.217          0.8285
EDUC       1        0.10960998           9.129          0.0001
EXP        1        0.05893855           4.953          0.0001
EXP2       1      -0.000893321          -2.507          0.0124
MARRIED    1        0.09286244           1.747          0.0812
SELFEMPL   1        0.06541246           0.731          0.4654
AGRIMIN    1       0.004684579           0.028          0.9780
ENTREC     1       -0.37851326          -1.136          0.2563
FINANCE    1        0.09312048           0.521          0.6028
MANUFAC    1        0.19232709           1.144          0.2531
PERSERV    1       -0.30290021          -0.912          0.3621
PROSERV    1        0.03740835           0.232          0.8165
PUBADM     1        0.08653000           0.537          0.5918
REPSERV    1       -0.08422797          -0.441          0.6596
TRANSP     1        0.24225689           1.392          0.1643
WSALE      1        0.24566399           0.823          0.4110
MANAGER    1       -0.13525452          -0.266          0.7906
OPMOVG     1        1.18559151           2.324          0.0204

VET        1       -0.02815750          -0.646          0.5184
MALE       1        0.14983478           2.698          0.0072
```

TABLE D-2 REGRESSION RESULTS USING VET
NON-WHITE SAMPLE
MODEL 1W WEEKLY EARNINGS

```
                        ANALYSIS OF VARIANCE

                         SUM OF          MEAN
   SOURCE      DF       SQUARES        SQUARE        F VALUE

   MODEL       20   61.37565229    3.06878261         10.367
   ERROR      615     182.05707    0.29602775
   C TOTAL    635     243.43272

       ROOT MSE       0.5440843      R-SQUARE         0.2521
       DEP MEAN        6.512566      ADJ R-SQ         0.2278
       C.V.            8.354378

                        PARAMETER ESTIMATES


                    PARAMETER      T FOR H0:
VARIABLE   DF        ESTIMATE    PARAMETER=0      PROB > |T|

INTERCEP    1      3.91585190         14.076          0.0001
CHILD       1     0.009441077          0.489          0.6251
EDUC        1      0.10095249          7.820          0.0001
EXP         1      0.05797942          4.531          0.0001
EXP2        1    -0.001014814         -2.648          0.0083
MARRIED     1      0.09117501          1.595          0.1112
SELFEMPL    1      0.11506952          1.195          0.2325
AGRIMIN     1      0.17941022          0.981          0.3271
ENTREC      1     -0.45092560         -1.259          0.2086
FINANCE     1      0.12551081          0.653          0.5142
MANUFAC     1      0.25296566          1.399          0.1622
PERSERV     1     -0.26043816         -0.729          0.4660
PROSERV     1      0.11181141          0.645          0.5190
PUBADM      1      0.17255164          0.995          0.3200
REPSERV     1      0.25112896          1.222          0.2221
TRANSP      1      0.38292329          2.047          0.0411
WSALE       1      0.35753264          1.114          0.2659
MANAGER     1     -0.20710952         -0.378          0.7054
OPMOVG      1      1.47656790          2.692          0.0073

VET         1     -0.09241535         -1.973          0.0490
MALE        1      0.08784259          1.471          0.1418
```

TABLE D-3 REGRESSION RESULTS USING AFVET ARMYVET MCVET NAVYVET
NON-WHITE SAMPLE
MODEL 2A ANNUAL EARNINGS

```
                            ANALYSIS OF VARIANCE

                             SUM OF            MEAN
    SOURCE     DF           SQUARES          SQUARE         F VALUE

    MODEL      21       76.76172088      3.65532004          14.314
    ERROR     614         156.79680      0.25536938
    C TOTAL   635         233.55852

        ROOT MSE          0.5053409        R-SQUARE          0.3287
        DEP MEAN           10.40855        ADJ R-SQ          0.3057
        C.V.               4.855056

                            PARAMETER ESTIMATES


                      PARAMETER      T FOR H0:
VARIABLE   DF          ESTIMATE    PARAMETER=0      PROB > |T|

INTERCEP    1        7.80699658         30.267          0.0001
CHILD       1       0.004927071          0.276          0.7824
EDUC        1        0.10853795          9.095          0.0001
EXP         1        0.05528865          4.650          0.0001
EXP2        1      -0.000771657         -2.173          0.0301
MARRIED     1        0.14588150          2.895          0.0039
SELFEMPL    1        0.07299012          0.816          0.4146
AGRIMIN     1       -0.04905173         -0.289          0.7725
ENTREC      1       -0.52344596         -1.567          0.1176
FINANCE     1        0.03132937          0.176          0.8606
MANUFAC     1        0.14184260          0.845          0.3986
PERSERV     1       -0.32731550         -0.987          0.3241
PROSERV     1       -0.03605528         -0.226          0.8209
PUBADM      1        0.04074838          0.254          0.7999
REPSERV     1       -0.14327289         -0.751          0.4528
TRANSP      1        0.14424232          0.827          0.4084
WSALE       1        0.11624048          0.388          0.6983
MANAGER     1       -0.29126592         -0.570          0.5691

AFVET       1        0.15284730          2.281          0.0229
ARMYVET     1       -0.11229274         -2.167          0.0306
MCVET       1        0.10346071          1.059          0.2899
NAVYVET     1        0.07245704          0.874          0.3826
```

TABLE D-4 REGRESSION RESULTS USING AFVET ARMYVET MCVET NAVYVET
NON-WHITE SAMPLE
MODEL 2W WEEKLY EARNINGS

```
                              ANALYSIS OF VARIANCE

                         SUM OF            MEAN
   SOURCE     DF        SQUARES          SQUARE          F VALUE

   MODEL      21    61.26849556      2.91754741            9.834
   ERROR     614      182.16423      0.29668441
   C TOTAL   635      243.43272

       ROOT MSE       0.5446874        R-SQUARE           0.2517
       DEP MEAN        6.512566        ADJ R-SQ           0.2261
       C.V.            8.363638

                              PARAMETER ESTIMATES


                     PARAMETER        T FOR H0:
VARIABLE   DF         ESTIMATE      PARAMETER=0        PROB > |T|

INTERCEP    1       4.03602748           14.517            0.0001
CHILD       1       0.01605811            0.836            0.4037
EDUC        1       0.09850029            7.658            0.0001
EXP         1       0.05541130            4.324            0.0001
EXP2        1     -0.000932126           -2.436            0.0151
MARRIED     1       0.12466153            2.295            0.0221
SELFEMPL    1       0.11970145            1.242            0.2147
AGRIMIN     1       0.14191789            0.776            0.4379
ENTREC      1      -0.55019887           -1.528            0.1270
FINANCE     1       0.08329454            0.433            0.6650
MANUFAC     1       0.21607317            1.194            0.2330
PERSERV     1      -0.28263474           -0.791            0.4295
PROSERV     1       0.06788373            0.396            0.6926
PUBADM      1       0.14480453            0.836            0.4033
REPSERV     1       0.21225920            1.032            0.3023
TRANSP      1       0.30898439            1.644            0.1007
WSALE       1       0.25650197            0.794            0.4275
MANAGER     1      -0.34976416           -0.635            0.5259

AFVET       1       0.06003813            0.831            0.4061
ARMYVET     1      -0.16360677           -2.930            0.0035
MCVET       1       0.01206060            0.115            0.9088
NAVYVET     1      -0.03505967           -0.392            0.6950
```

TABLE D-5 REGRESSION RESULTS USING XFRVET VET
NON-WHITE SAMPLE
MODEL 3A ANNUAL EARNINGS

```
                         ANALYSIS OF VARIANCE

                      SUM OF          MEAN
SOURCE     DF        SQUARES        SQUARE       F VALUE

MODEL      19    72.81393414    3.83231232        14.686
ERROR     616      160.74459    0.26094901
C TOTAL   635      233.55852

    ROOT MSE       0.5108317      R-SQUARE        0.3118
    DEP MEAN        10.40855      ADJ R-SQ        0.2905
    C.V.            4.907809

                         PARAMETER ESTIMATES


                    PARAMETER      T FOR H0:
VARIABLE  DF         ESTIMATE    PARAMETER=0     PROB > |T|

INTERCEP   1       7.75174148         29.740         0.0001
CHILD      1      0.003267397          0.182         0.8560
EDUC       1       0.11021983          9.096         0.0001
EXP        1       0.05692741          4.750         0.0001
EXP2       1     -0.000813996         -2.272         0.0235
MARRIED    1       0.13875931          2.726         0.0066
SELFEMPL   1       0.07445636          0.824         0.4102
AGRIMIN    1      -0.02718210         -0.159         0.8740
ENTREC     1      -0.43796483         -1.304         0.1927
FINANCE    1       0.06151674          0.341         0.7330
MANUFAC    1       0.17232303          1.016         0.3101
PERSERV    1      -0.30301163         -0.904         0.3664
PROSERV    1      -0.02347647         -0.146         0.8841
PUBADM     1       0.06092666          0.375         0.7075
REPSERV    1      -0.11532092         -0.599         0.5494
TRANSP     1       0.21478953          1.225         0.2211
WSALE      1       0.22387703          0.743         0.4578
MANAGER    1      -0.12883242         -0.250         0.8023

XFRVET     1       0.01266953          0.190         0.8495
VET        1     -0.003038011         -0.064         0.9489
```

TABLE D-6 REGRESSION RESULTS USING XFRVET VET
NON-WHITE SAMPLE
MODEL 3W WEEKLY EARNINGS

```
                             ANALYSIS OF VARIANCE

                           SUM OF          MEAN
    SOURCE     DF         SQUARES        SQUARE         F VALUE

    MODEL      19     58.70290973    3.08962683          10.303
    ERROR     616       184.72981    0.29988606
    C TOTAL   635       243.43272

        ROOT MSE        0.5476185      R-SQUARE          0.2411
        DEP MEAN         6.512566      ADJ R-SQ          0.2177
        C.V.             8.408645

                             PARAMETER ESTIMATES


                      PARAMETER        T FOR H0:
VARIABLE   DF          ESTIMATE      PARAMETER=0        PROB > |T|

INTERCEP    1        4.00081082           14.318            0.0001
CHILD       1        0.01455648            0.755            0.4507
EDUC        1        0.09895333            7.618            0.0001
EXP         1        0.05725971            4.456            0.0001
EXP2        1      -0.000975125           -2.538            0.0114
MARRIED     1        0.11802892            2.163            0.0309
SELFEMPL    1        0.11932360            1.232            0.2184
AGRIMIN     1        0.16088030            0.876            0.3815
ENTREC      1       -0.47891456           -1.330            0.1840
FINANCE     1        0.11054092            0.572            0.5674
MANUFAC     1        0.24346381            1.339            0.1812
PERSERV     1       -0.26186222           -0.729            0.4665
PROSERV     1        0.07975035            0.462            0.6441
PUBADM      1        0.16402705            0.943            0.3462
REPSERV     1        0.23429644            1.135            0.2567
TRANSP      1        0.36762067            1.956            0.0510
WSALE       1        0.34135205            1.057            0.2911
MANAGER     1       -0.19809832           -0.359            0.7195

XFRVET      1        0.04591845            0.642            0.5212
VET         1       -0.08678336           -1.710            0.0878
```

TABLE D-7 REGRESSION RESULTS USING AFTRAN ARMYTRAN MCTRAN NAVYTRAN
NON-WHITE SAMPLE
MODEL 4A ANNUAL EARNINGS

ANALYSIS OF VARIANCE

SOURCE	DF	SUM OF SQUARES	MEAN SQUARE	F VALUE
MODEL	21	75.73712729	3.60652987	14.031
ERROR	614	157.82140	0.25703810	
C TOTAL	635	233.55852		

ROOT MSE	0.5069893	R-SQUARE	0.3243
DEP MEAN	10.40855	ADJ R-SQ	0.3012
C.V.	4.870893		

PARAMETER ESTIMATES

VARIABLE	DF	PARAMETER ESTIMATE	T FOR H0: PARAMETER=0	PROB > |T|
INTERCEP	1	7.77590291	29.974	0.0001
CHILD	1	0.005662031	0.317	0.7515
EDUC	1	0.11015032	9.133	0.0001
EXP	1	0.05536718	4.706	0.0001
EXP2	1	-0.000771612	-2.184	0.0293
MARRIED	1	0.14166077	2.798	0.0053
SELFEMPL	1	0.07949090	0.885	0.3762
AGRIMIN	1	-0.05512577	-0.324	0.7459
ENTREC	1	-0.45638378	-1.372	0.1706
FINANCE	1	0.03433355	0.192	0.8478
MANUFAC	1	0.15975221	0.954	0.3407
PERSERV	1	-0.32520297	-0.978	0.3287
PROSERV	1	-0.03761226	-0.236	0.8139
PUBADM	1	0.04539846	0.282	0.7778
REPSERV	1	-0.12401885	-0.649	0.5163
TRANSP	1	0.16785746	0.964	0.3353
WSALE	1	0.14681175	0.487	0.6262
MANAGER	1	-0.13491828	-0.265	0.7913
AFTRAN	1	0.22379948	2.091	0.0369
ARMYTRAN	1	-0.18088788	-2.130	0.0335
NAVYTRAN	1	0.04358823	0.299	0.7648
MCTRAN	1	0.23850660	1.361	0.1741

TABLE D-8 REGRESSION RESULTS USING AFTRAN ARMYTRAN MCTRAN NAVYTRAN
NON-WHITE SAMPLE
MODEL 4W WEEKLY EARNINGS

```
                          ANALYSIS OF VARIANCE

                        SUM OF         MEAN
   SOURCE     DF       SQUARES       SQUARE        F VALUE

   MODEL      21   61.25486775   2.91689846          9.831
   ERROR     614     182.17785   0.29670660
   C TOTAL   635     243.43272

       ROOT MSE     0.5447078      R-SQUARE         0.2516
       DEP MEAN      6.512566      ADJ R-SQ         0.2260
       C.V.          8.363951

                          PARAMETER ESTIMATES


                   PARAMETER      T FOR H0:
VARIABLE   DF       ESTIMATE    PARAMETER=0       PROB > |T|

INTERCEP    1     4.04026433         14.495           0.0001
CHILD       1     0.01763938          0.919           0.3586
EDUC        1     0.09907184          7.646           0.0001
EXP         1     0.05240721          4.146           0.0001
EXP2        1   -0.000854704         -2.252           0.0247
MARRIED     1     0.11473270          2.109           0.0353
SELFEMPL    1     0.12833789          1.331           0.1838
AGRIMIN     1     0.11198161          0.613           0.5402
ENTREC      1    -0.53908861         -1.508           0.1320
FINANCE     1     0.05947412          0.309           0.7571
MANUFAC     1     0.19847080          1.103           0.2706
PERSERV     1    -0.27166108         -0.760           0.4475
PROSERV     1     0.05471475          0.319           0.7499
PUBADM      1     0.12762106          0.739           0.4604
REPSERV     1     0.20719352          1.010           0.3130
TRANSP      1     0.28031520          1.499           0.1345
WSALE       1     0.22716930          0.702           0.4830
MANAGER     1    -0.25849892         -0.472           0.6370

AFTRAN      1     0.21183761          1.843           0.0659
ARMYTRAN    1    -0.22033507         -2.415           0.0160
NAVYTRAN    1     0.08881289          0.568           0.5704
MCTRAN      1     0.22521740          1.196           0.2322
```

TABLE D-9 REGRESSION RESULTS USING ACADEMY ROTC OCS
NON-WHITE SAMPLE
MODEL 5A ANNUAL EARNINGS

```
                         ANALYSIS OF VARIANCE

                      SUM OF           MEAN
SOURCE     DF        SQUARES         SQUARE        F VALUE

MODEL      21    73.86962615     3.51760125         13.525
ERROR     614      159.68890     0.26007964
C TOTAL   635      233.55852

    ROOT MSE         0.50998       R-SQUARE         0.3163
    DEP MEAN        10.40855       ADJ R-SQ         0.2929
    C.V.            4.899627

                         PARAMETER ESTIMATES


                     PARAMETER      T FOR H0:
VARIABLE   DF         ESTIMATE    PARAMETER=0      PROB > |T|

INTERCEP    1       7.88512336         29.368          0.0001
CHILD       1      0.001821743          0.101          0.9196
EDUC        1       0.10508343          8.473          0.0001
EXP         1       0.05694226          4.772          0.0001
EXP2        1     -0.000862654         -2.417          0.0160
MARRIED     1       0.14606239          2.843          0.0046
SELFEMPL    1       0.08961026          0.990          0.3225
AGRIMIN     1      -0.02130283         -0.125          0.9008
ENTREC      1      -0.43554264         -1.298          0.1949
FINANCE     1       0.07715256          0.429          0.6683
MANUFAC     1       0.18617290          1.104          0.2702
PERSERV     1      -0.30723039         -0.917          0.3597
PROSERV     1      -0.02826133         -0.175          0.8609
PUBADM      1       0.07148388          0.441          0.6592
REPSERV     1      -0.12284091         -0.639          0.5229
TRANSP      1       0.22798997          1.308          0.1915
WSALE       1       0.25303452          0.836          0.4037
MANAGER     1      -0.19648932         -0.382          0.7024

ACADEMY     1      0.000633896          0.004          0.9965
ROTC        1      -0.04688934         -0.846          0.3977
OCS         1      -0.06180380         -0.905          0.3658
OTHERS      1      -0.12405432         -1.966          0.0497
```

TABLE D-10 REGRESSION RESULTS USING ACADEMY ROTC OCS
NON-WHITE SAMPLE
MODEL 5W WEEKLY EARNINGS

```
                              ANALYSIS OF VARIANCE

                           SUM OF          MEAN
   SOURCE      DF         SQUARES        SQUARE         F VALUE

   MODEL       21     59.75231191    2.84534819           9.511
   ERROR      614       183.68041    0.29915376
   C TOTAL    635       243.43272

       ROOT MSE        0.5469495      R-SQUARE           0.2455
       DEP MEAN         6.512566      ADJ R-SQ           0.2197
       C.V.             8.398372

                              PARAMETER ESTIMATES


                    PARAMETER      T FOR H0:
VARIABLE   DF        ESTIMATE    PARAMETER=0      PROB > |T|

INTERCEP    1      4.19430172         14.566          0.0001
CHILD       1      0.01255508          0.649          0.5167
EDUC        1      0.09282766          6.979          0.0001
EXP         1      0.05353346          4.183          0.0001
EXP2        1    -0.000958491         -2.504          0.0125
MARRIED     1      0.12488850          2.267          0.0238
SELFEMPL    1      0.14499159          1.494          0.1357
AGRIMIN     1      0.15014403          0.819          0.4129
ENTREC      1     -0.50408973         -1.400          0.1619
FINANCE     1      0.11355997          0.588          0.5565
MANUFAC     1      0.23230943          1.284          0.1996
PERSERV     1     -0.25869180         -0.720          0.4720
PROSERV     1      0.05893251          0.341          0.7333
PUBADM      1      0.15547038          0.895          0.3713
REPSERV     1      0.20120116          0.976          0.3293
TRANSP      1      0.35111926          1.878          0.0609
WSALE       1      0.34704086          1.069          0.2856
MANAGER     1     -0.34791787         -0.631          0.5283

ACADEMY     1     -0.03165679         -0.207          0.8364
ROTC        1     -0.07529156         -1.267          0.2056
OCS         1     -0.10495893         -1.433          0.1524
OTHERS      1     -0.16382363         -2.421          0.0158
```

TABLE D-11 MEANS OF ANNUAL INCOME OF NON-WHITE VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
26	2	11200.000	1131.370	10400.000	12000.000
27	3	21300.000	5645.352	15000.000	25900.000
28	9	20970.222	15400.13	4797.0000	56000.000
29	11	27768.636	7167.281	15000.000	42000.000
30	7	21485.714	9078.808	10000.000	40000.000
31	11	33300.000	13609.18	14000.000	65000.000
32	14	41142.214	18353.65	20000.000	84500.000
33	10	44572.500	27486.32	17000.000	100000.00
34	13	32633.307	18334.96	8000.0000	65000.000
35	17	38271.411	14687.73	12000.000	68000.000
36	12	37825.000	20737.63	20000.000	100000.00
37	21	41956.095	20893.44	22000.000	100000.00
38	17	44279.411	13939.50	20000.000	78000.000
39	18	34740.611	12760.13	17300.000	59000.000
40	16	39865.000	22369.44	18380.000	93600.000
41	19	51364.578	24769.87	16000.000	100000.00
42	22	39022.727	19748.92	6000.0000	96000.000
43	11	53754.545	23780.72	35000.000	100000.00
44	13	48411.538	28704.48	4380.0000	100000.00
45	7	52829.857	13310.45	34870.000	70000.000
46	11	40069.090	12117.67	22000.000	60000.000
47	9	46582.777	24332.30	12000.000	100000.00
48	2	35331.000	16024.45	24000.000	46662.000
49	2	57000.000	25455.84	39000.000	75000.000
50	3	40760.666	21439.67	24282.000	65000.000
51	3	48666.666	9451.631	38000.000	56000.000
52	5	39804.000	10933.62	27600.000	52000.000
53	4	54750.000	26725.45	25000.000	90000.000
54	1	62000.000	.	62000.000	62000.000
55	1	49500.000	.	49500.000	49500.000
57	1	26500.000	.	26500.000	26500.000

TABLE D-12 MEANS OF ANNUAL INCOME OF NON-WHITE CIVILIAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
22	1	25000.000	.	25000.000	25000.000
23	5	14680.000	8261.004	8088.0000	28670.000
24	4	31687.500	18645.12	14500.000	55000.000
25	5	15798.000	4008.618	11500.000	21000.000
26	9	21390.222	12425.30	8000.0000	50000.000
27	11	18771.909	4966.485	10000.000	27000.000
28	13	20140.384	10097.39	1200.0000	42000.000
29	11	22615.454	11522.09	5000.0000	43610.000
30	12	25206.166	12411.23	14074.000	58000.000
31	20	31543.750	20812.10	8000.0000	100000.00
32	16	25809.750	14605.23	10000.000	75000.000
33	13	31867.769	14007.30	7110.0000	65000.000
34	24	32970.000	24118.39	5000.0000	100000.00
35	21	30381.380	13605.56	9000.0000	61000.000
36	14	30058.571	22819.53	9350.0000	100000.00
37	11	30034.909	15949.57	11640.000	65000.000
38	22	41840.818	24450.70	12722.000	100000.00
39	20	43022.000	23648.73	20000.000	100000.00
40	14	66514.285	31232.79	25000.000	100000.00
41	10	50470.000	28251.96	24000.000	100000.00
42	8	43401.375	18621.84	25000.000	83000.000
43	12	55229.000	30978.09	28000.000	100000.00
44	7	45460.857	37461.25	18000.000	100000.00
45	11	60936.363	28365.90	4500.0000	100000.00
46	9	62748.888	26454.82	18240.000	100000.00
47	6	57478.000	28587.99	20000.000	100000.00
48	9	44226.111	25393.53	12000.000	80000.000
49	6	51077.166	15703.92	38000.000	80000.000
50	6	60833.333	31192.41	32000.000	100000.00
51	2	66000.000	48083.26	32000.000	100000.00
53	3	61470.666	34667.78	32800.000	100000.00
54	1	70000.000	.	70000.000	70000.000
55	2	86000.000	19798.98	72000.000	100000.00
57	1	80000.000	.	80000.000	80000.000
58	1	100000.00	.	100000.00	100000.00
60	1	75000.000	.	75000.000	75000.000

FIGURE D-1 PLOT OF MEANS OF ANNUAL INCOME OF NON-WHITE VETERAN AND NON-WHITE CIVILIAN VS AGE

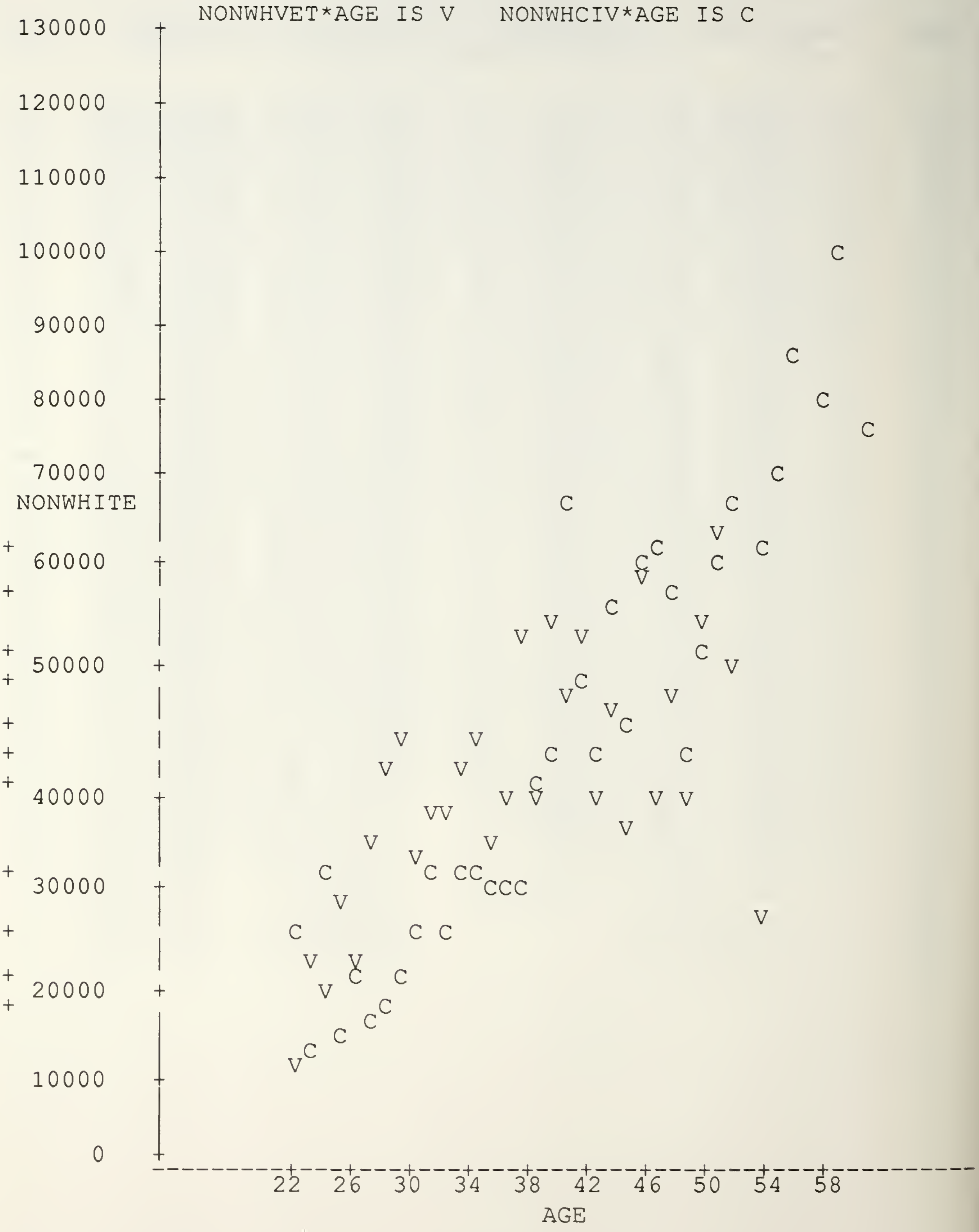


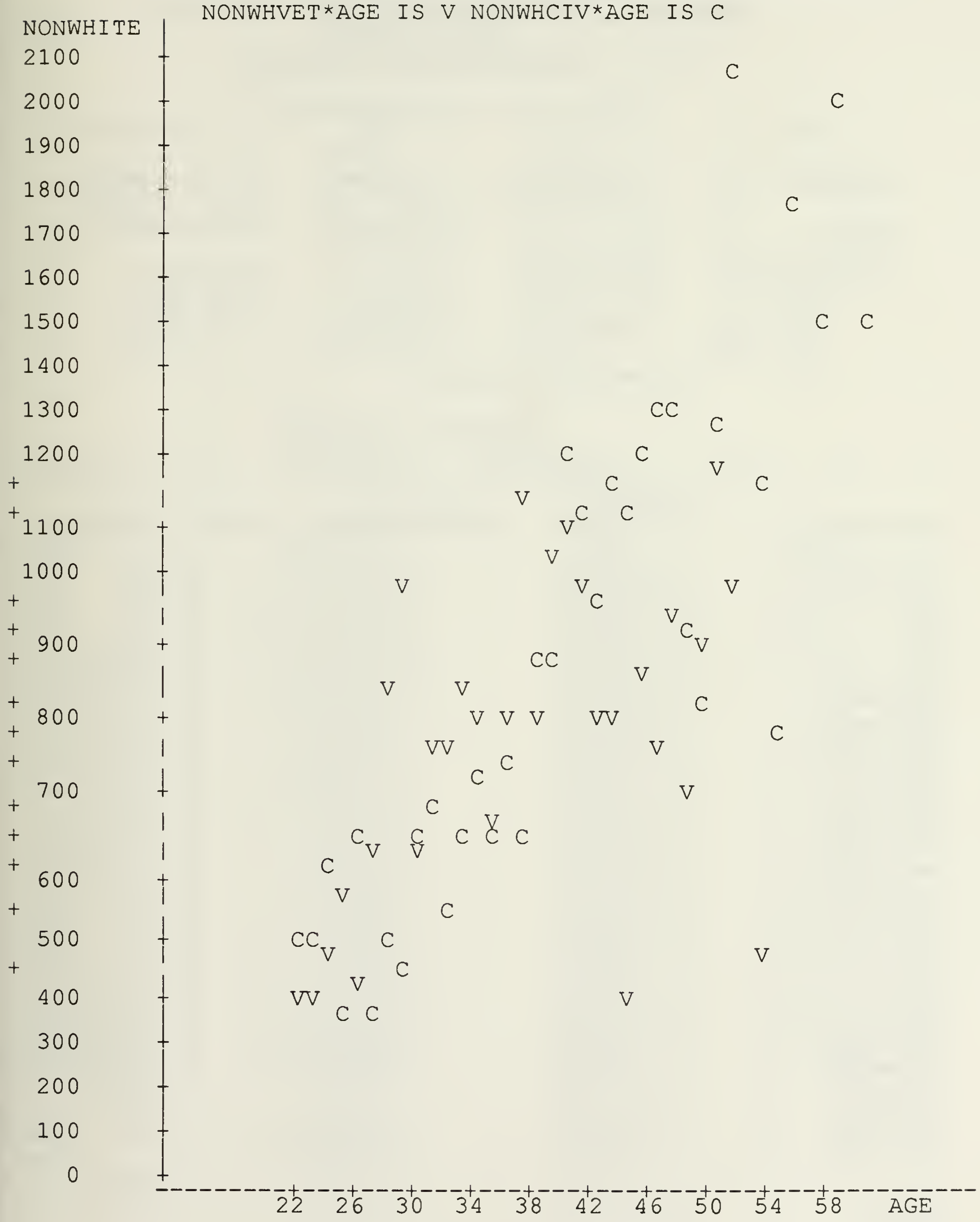
TABLE D-13 MEANS OF WEEKLY INCOME OF NON-WHITE VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
26	2	400.000	282.842	200.000	600.000
27	3	386.666	102.632	300.000	500.000
28	9	475.111	374.534	160.000	1400.00
29	11	558.181	165.487	320.000	800.000
30	7	433.571	177.593	300.000	825.000
31	11	646.363	347.542	290.000	1500.00
32	14	825.000	353.009	350.000	1625.00
33	10	980.000	827.298	250.000	3000.00
34	13	617.846	364.201	180.000	1300.00
35	17	764.647	360.133	185.000	1700.00
36	12	766.666	558.298	400.000	2500.00
37	21	830.952	469.213	350.000	2385.00
38	17	814.352	284.182	350.000	1500.00
39	18	678.944	295.163	55.0000	1200.00
40	16	791.000	438.395	400.000	1800.00
41	19	1133.00	667.790	300.000	2600.00
42	22	812.136	449.336	100.000	2000.00
43	11	1044.54	475.859	600.000	2270.00
44	13	1102.00	873.434	350.000	3000.00
45	7	979.571	385.540	540.000	1500.00
46	11	786.454	250.894	325.000	1200.00
47	9	810.111	259.284	418.000	1250.00
48	2	400.000	141.421	300.000	500.000
49	2	875.000	176.776	750.000	1000.00
50	3	758.333	324.857	543.000	1132.00
51	3	922.333	164.214	750.000	1077.00
52	5	687.000	193.894	500.000	1000.00
53	4	887.500	317.214	450.000	1200.00
54	1	1154.00	.	1154.00	1154.00
55	1	950.000	.	950.000	950.000
57	1	480.000	.	480.000	480.000

TABLE D-14 MEANS OF WEEKLY INCOME OF NON-WHITE CIVILIAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
22	1	500.000	.	500.000	500.000
23	5	500.600	395.305	165.000	1140.00
24	4	640.000	358.794	350.000	1100.00
25	5	372.600	185.913	103.000	600.000
26	9	683.222	1007.04	246.000	3333.00
27	11	371.727	80.6028	250.000	500.000
28	13	515.538	312.855	100.000	1300.00
29	11	471.090	195.629	175.000	890.000
30	12	677.166	640.934	256.000	2600.00
31	20	695.100	795.055	125.000	3900.00
32	16	569.312	312.078	140.000	1500.00
33	13	682.384	539.020	151.000	2300.00
34	24	718.250	672.787	130.000	3500.00
35	21	661.952	354.482	225.000	1500.00
36	14	768.928	689.797	275.000	3000.00
37	11	659.909	279.481	250.000	1100.00
38	22	907.863	746.496	257.000	3500.00
39	20	902.950	644.592	250.000	2900.00
40	14	1199.92	638.532	300.000	2400.00
41	10	1140.50	923.244	450.000	3000.00
42	8	966.500	486.990	500.000	1837.00
43	12	1169.41	851.128	500.000	3000.00
44	7	1116.85	993.305	400.000	3000.00
45	11	1210.27	331.648	750.000	1650.00
46	9	1298.33	592.811	380.000	2100.00
47	6	1302.16	768.627	400.000	2613.00
48	9	933.666	599.312	300.000	1800.00
49	6	835.166	343.837	246.000	1200.00
50	6	1279.16	939.235	450.000	3000.00
51	2	2057.50	2040.00	615.000	3500.00
53	3	1162.00	768.564	490.000	2000.00
54	1	800.000	.	800.000	800.000
55	2	1750.00	353.553	1500.00	2000.00
57	1	1500.00	.	1500.00	1500.00
58	1	2000.00	.	2000.00	2000.00
60	1	1500.00	.	1500.00	1500.00

FIGURE D-2 PLOT OF MEANS OF WEEKLY INCOME OF NON-WHITE VETERAN AND NON-WHITE CIVILIAN VS AGE



APPENDIX E

TABLE E-1 REGRESSION RESULTS USING VET
WHITE SAMPLE
MODEL 1A ANNUAL EARNINGS

```
                         ANALYSIS OF VARIANCE

                        SUM OF          MEAN
  SOURCE     DF        SQUARES        SQUARE        F VALUE

  MODEL      25      463.01374   18.52054941         91.337
  ERROR    6014     1219.47152    0.20277212
  C TOTAL  6039     1682.48526

      ROOT MSE       0.4503023     R-SQUARE          0.2752
      DEP MEAN        10.50978     ADJ R-SQ          0.2722
      C.V.            4.284601

                         PARAMETER ESTIMATES


                  PARAMETER        T FOR H0:
VARIABLE  DF       ESTIMATE      PARAMETER=0       PROB > |T|

INTERCEP   1     7.98972218          108.351           0.0001
CHILD      1     0.02676825            5.364           0.0001
EDUC       1     0.08342325           23.470           0.0001
EXP        1     0.06515403           17.737           0.0001
EXP2       1   -0.001102363          -10.578           0.0001
MARRIED    1     0.02896938            1.708           0.0876
SELFEMPL   1     0.03068867            1.371           0.1703
AGRIMIN    1     0.18495568            4.329           0.0001
ENTREC     1    -0.17019458           -0.976           0.3293
FINANCE    1     0.26258088            6.116           0.0001
MANUFAC    1     0.31382521            7.664           0.0001
PERSERV    1    -0.08027924           -0.712           0.4765
PROSERV    1     0.09525355            2.368           0.0179
PUBADM     1     0.13706568            3.409           0.0007
REPSERV    1     0.12564147            2.593           0.0095
TRANSP     1     0.34849362            8.338           0.0001
WSALE      1     0.16641914            2.962           0.0031
ADMIN      1    -0.19664432           -0.617           0.5375
CRAFT      1    -0.80708761           -2.524           0.0116
MANAGER    1    -0.13406623           -0.840           0.4008
OPLABOR    1    -0.99790350           -2.204           0.0276
OPMACHIN   1     0.06755232            0.212           0.8323
PROFESS    1     0.09994034            0.909           0.3633
SERVICE    1    -0.03203705           -0.123           0.9021

VET        1   -0.000736823           -0.062           0.9507
MALE       1     0.13110991            6.235           0.0001
```

TABLE E-2 REGRESSION RESULTS USING VET
WHITE SAMPLE
MODEL 1W WEEKLY EARNINGS

```
                     ANALYSIS OF VARIANCE

                     SUM OF          MEAN
SOURCE     DF       SQUARES         SQUARE          F VALUE

MODEL      25     387.84854    15.51394165           75.705
ERROR    6014    1232.41844     0.20492492
C TOTAL  6039    1620.26699

    ROOT MSE      0.4526863       R-SQUARE           0.2394
    DEP MEAN       6.583061       ADJ R-SQ           0.2362
    C.V.           6.876533

                     PARAMETER ESTIMATES


                PARAMETER      T FOR H0:
VARIABLE  DF     ESTIMATE     PARAMETER=0       PROB > |T|

INTERCEP   1    4.18580927         56.466           0.0001
CHILD      1    0.02673831          5.330           0.0001
EDUC       1    0.08446372         23.638           0.0001
EXP        1    0.04997480         13.533           0.0001
EXP2       1  -0.000782507         -7.469           0.0001
MARRIED    1    0.02138072          1.254           0.2098
SELFEMPL   1   -0.01247744         -0.555           0.5791
AGRIMIN    1    0.22783285          5.304           0.0001
ENTREC     1   -0.01265804         -0.072           0.9425
FINANCE    1    0.27168330          6.295           0.0001
MANUFAC    1    0.32967701          8.009           0.0001
PERSERV    1   -0.05877673         -0.519           0.6041
PROSERV    1    0.11328301          2.802           0.0051
PUBADM     1    0.13829619          3.421           0.0006
REPSERV    1    0.17591271          3.611           0.0003
TRANSP     1    0.41006679          9.760           0.0001
WSALE      1    0.17624845          3.121           0.0018
ADMIN      1   -0.17785475         -0.555           0.5791
CRAFT      1   -0.17352517         -0.540           0.5894
MANAGER    1   -0.20620269         -1.285           0.1987
OPLABOR    1   -1.03028201         -2.263           0.0237
OPMACHIN   1   -0.07001250         -0.218           0.8272
PROFESS    1   -0.08698991         -0.787           0.4312
SERVICE    1    0.02767884          0.106           0.9158

VET        1   0.004448967          0.372           0.7102
MALE       1    0.12221795          5.781           0.0001
```

TABLE E-3 REGRESSION RESULTS USING AFVET ARMYVET MCVET NAVYVET
WHITE SAMPLE
MODEL 2A ANNUAL EARNINGS

```
                         ANALYSIS OF VARIANCE

                      SUM OF           MEAN
   SOURCE     DF     SQUARES          SQUARE         F VALUE

   MODEL      27   461.12959     17.07887384          84.069
   ERROR    6012  1221.35567      0.20315297
   C TOTAL  6039  1682.48526

       ROOT MSE    0.4507249        R-SQUARE          0.2741
       DEP MEAN     10.50978        ADJ R-SQ          0.2708
       C.V.         4.288623

                         PARAMETER ESTIMATES


                  PARAMETER      T FOR H0:
VARIABLE  DF       ESTIMATE    PARAMETER=0       PROB > |T|

INTERCEP   1     8.03178239        108.645           0.0001
CHILD      1     0.03213937          6.521           0.0001
EDUC       1     0.08579213         24.243           0.0001
EXP        1     0.06598958         17.919           0.0001
EXP2       1   -0.001101057        -10.551           0.0001
MARRIED    1     0.05363238          3.245           0.0012
SELFEMPL   1     0.03791465          1.696           0.0899
AGRIMIN    1     0.18064395          4.223           0.0001
ENTREC     1    -0.17866885         -1.023           0.3064
FINANCE    1     0.26014365          6.052           0.0001
MANUFAC    1     0.30891229          7.532           0.0001
PERSERV    1    -0.07341743         -0.651           0.5154
PROSERV    1     0.06754010          1.685           0.0921
PUBADM     1     0.13086105          3.252           0.0012
REPSERV    1     0.11490069          2.369           0.0179
TRANSP     1     0.34075774          8.122           0.0001
WSALE      1     0.16422761          2.920           0.0035
ADMIN      1    -0.24970608         -0.782           0.4340
CRAFT      1    -0.75924824         -2.373           0.0177
MANAGER    1    -0.12972864         -0.812           0.4167
OPLABOR    1    -0.95554260         -2.107           0.0352
OPMACHIN   1     0.06664130          0.209           0.8347
PROFESS    1     0.10139257          0.921           0.3570
SERVICE    1     0.01307760          0.050           0.9600

AFVET      1    0.006284960          0.365           0.7153
ARMYVET    1    -0.03693486         -2.419           0.0156
MCVET      1     0.01161611          0.492           0.6229
NAVYVET    1     0.08627172          4.111           0.0001
```

TABLE E-4 REGRESSION RESULTS USING AFVET ARMYVET MCVET NAVYVET
WHITE SAMPLE
MODEL 2W WEEKLY EARNINGS

```
                          ANALYSIS OF VARIANCE

                      SUM OF          MEAN
   SOURCE     DF     SQUARES        SQUARE       F VALUE

   MODEL      27   387.66321   14.35789651        70.030
   ERROR    6012  1232.60378    0.20502392
   C TOTAL  6039  1620.26699

       ROOT MSE    0.4527957      R-SQUARE        0.2393
       DEP MEAN     6.583061      ADJ R-SQ        0.2358
       C.V.         6.878193

                          PARAMETER ESTIMATES


                  PARAMETER     T FOR H0:
VARIABLE  DF       ESTIMATE   PARAMETER=0      PROB > |T|

INTERCEP   1     4.23101131        56.971          0.0001
CHILD      1     0.03181188         6.425          0.0001
EDUC       1     0.08641115        24.306          0.0001
EXP        1     0.05068980        13.702          0.0001
EXP2       1   -0.000780209        -7.442          0.0001
MARRIED    1     0.04455622         2.684          0.0073
SELFEMPL   1   -0.005792874        -0.258          0.7965
AGRIMIN    1     0.22308148         5.191          0.0001
ENTREC     1    -0.02513614        -0.143          0.8861
FINANCE    1     0.26844117         6.216          0.0001
MANUFAC    1     0.32364555         7.855          0.0001
PERSERV    1    -0.05283578        -0.466          0.6412
PROSERV    1     0.08655450         2.149          0.0317
PUBADM     1     0.13224339         3.271          0.0011
REPSERV    1     0.16517325         3.389          0.0007
TRANSP     1     0.39938668         9.475          0.0001
WSALE      1     0.17299597         3.062          0.0022
ADMIN      1    -0.22836576        -0.712          0.4763
CRAFT      1    -0.13051962        -0.406          0.6848
MANAGER    1    -0.20051199        -1.250          0.2115
OPLABOR    1    -0.98850514        -2.169          0.0301
OPMACHIN   1    -0.07456156        -0.232          0.8163
PROFESS    1    -0.08905336        -0.805          0.4207
SERVICE    1     0.07437851         0.284          0.7764

AFVET      1     0.02280562         1.318          0.1877
ARMYVET    1    -0.03809418        -2.484          0.0130
MCVET      1     0.01277957         0.539          0.5902
NAVYVET    1     0.08924455         4.233          0.0001
```

TABLE E-5 REGRESSION RESULTS USING XFRVET VET
WHITE SAMPLE
MODEL 3A ANNUAL EARNINGS

```
                          ANALYSIS OF VARIANCE

                         SUM OF           MEAN
     SOURCE     DF      SQUARES         SQUARE       F VALUE

     MODEL      25    463.51271    18.54050855        91.473
     ERROR    6014   1218.97255     0.20268915
     C TOTAL  6039   1682.48526

         ROOT MSE     0.4502101       R-SQUARE        0.2755
         DEP MEAN      10.50978       ADJ R-SQ        0.2725
         C.V.          4.283725

                          PARAMETER ESTIMATES


                       PARAMETER      T FOR H0:
 VARIABLE  DF          ESTIMATE    PARAMETER=0      PROB > |T|

 INTERCEP   1        8.05596707        109.349          0.0001
 CHILD      1        0.03238475          6.578          0.0001
 EDUC       1        0.08483523         24.027          0.0001
 EXP        1        0.06487681         17.661          0.0001
 EXP2       1      -0.001074402        -10.310          0.0001
 MARRIED    1        0.05415164          3.282          0.0010
 SELFEMPL   1        0.03982505          1.784          0.0745
 AGRIMIN    1        0.18213483          4.263          0.0001
 ENTREC     1       -0.16817442         -0.964          0.3350
 FINANCE    1        0.27050824          6.301          0.0001
 MANUFAC    1        0.31572592          7.713          0.0001
 PERSERV    1       -0.07575552         -0.672          0.5016
 PROSERV    1        0.06640242          1.659          0.0973
 PUBADM     1        0.12863772          3.200          0.0014
 REPSERV    1        0.11976588          2.473          0.0134
 TRANSP     1        0.33623151          8.031          0.0001
 WSALE      1        0.17007309          3.028          0.0025
 ADMIN      1       -0.25460959         -0.799          0.4245
 CRAFT      1       -0.76859672         -2.405          0.0162
 MANAGER    1       -0.14364068         -0.900          0.3680
 OPLABOR    1       -0.92520167         -2.044          0.0410
 OPMACHIN   1        0.10263812          0.322          0.7476
 PROFESS    1        0.11657889          1.061          0.2889
 SERVICE    1        0.01136231          0.044          0.9652

 XFRVET     1        0.10966206          6.431          0.0001
 VET        1       -0.03133382         -2.403          0.0163
```

TABLE E-6 REGRESSION RESULTS USING XFRVET VET
WHITE SAMPLE
MODEL 3W WEEKLY EARNINGS

```
                          ANALYSIS OF VARIANCE

                          SUM OF          MEAN
    SOURCE     DF        SQUARES        SQUARE        F VALUE

    MODEL      25      391.37951   15.65518044         76.614
    ERROR    6014     1228.88747    0.20433779
    C TOTAL  6039     1620.26699

        ROOT MSE       0.4520374      R-SQUARE         0.2416
        DEP MEAN        6.583061      ADJ R-SQ         0.2384
        C.V.            6.866675

                         PARAMETER ESTIMATES


                      PARAMETER      T FOR H0:
VARIABLE  DF           ESTIMATE    PARAMETER=0      PROB > |T|

INTERCEP   1         4.25321790         57.499          0.0001
CHILD      1         0.03207244          6.488          0.0001
EDUC       1         0.08551381         24.121          0.0001
EXP        1         0.04961554         13.452          0.0001
EXP2       1       -0.000753270         -7.199          0.0001
MARRIED    1         0.04501211          2.717          0.0066
SELFEMPL   1       -0.003913091         -0.175          0.8614
AGRIMIN    1         0.22435423          5.230          0.0001
ENTREC     1       -0.009901218         -0.057          0.9549
FINANCE    1         0.28007807          6.497          0.0001
MANUFAC    1         0.33129011          8.060          0.0001
PERSERV    1        -0.05545785         -0.490          0.6241
PROSERV    1         0.08550412          2.127          0.0335
PUBADM     1         0.12986142          3.218          0.0013
REPSERV    1         0.17015042          3.499          0.0005
TRANSP     1         0.39544784          9.407          0.0001
WSALE      1         0.17987044          3.190          0.0014
ADMIN      1        -0.23290982         -0.728          0.4668
CRAFT      1        -0.13891108         -0.433          0.6652
MANAGER    1        -0.21782826         -1.360          0.1740
OPLABOR    1        -0.95808590         -2.108          0.0351
OPMACHIN   1        -0.03080869         -0.096          0.9234
PROFESS    1        -0.06961330         -0.631          0.5282
SERVICE    1         0.07170838          0.274          0.7838

XFRVET     1         0.12204107          7.127          0.0001
VET        1        -0.03029193         -2.314          0.0207
```

TABLE E-7 REGRESSION RESULTS USING AFTRAN ARMYTRAN MCTRAN NAVYTRAN WHITE SAMPLE MODEL 4A ANNUAL EARNINGS

```
                      ANALYSIS OF VARIANCE

                     SUM OF          MEAN
SOURCE     DF       SQUARES        SQUARE         F VALUE

MODEL      27     464.01551   17.18575946          84.796
ERROR    6012    1218.46975    0.20267295
C TOTAL  6039    1682.48526

    ROOT MSE      0.4501921      R-SQUARE          0.2758
    DEP MEAN       10.50978      ADJ R-SQ          0.2725
    C.V.           4.283553

                      PARAMETER ESTIMATES


                    PARAMETER      T FOR H0:
VARIABLE  DF         ESTIMATE   PARAMETER=0     PROB > |T|

INTERCEP   1       8.05262120       109.153         0.0001
CHILD      1       0.03261419         6.622         0.0001
EDUC       1       0.08456422        23.926         0.0001
EXP        1       0.06417342        17.548         0.0001
EXP2       1     -0.001050457       -10.133         0.0001
MARRIED    1       0.05254399         3.185         0.0015
SELFEMPL   1       0.03996093         1.790         0.0735
AGRIMIN    1       0.18103509         4.237         0.0001
ENTREC     1      -0.16526289        -0.948         0.3434
FINANCE    1       0.26823733         6.248         0.0001
MANUFAC    1       0.31188582         7.619         0.0001
PERSERV    1      -0.07781815        -0.690         0.4900
PROSERV    1       0.06892078         1.722         0.0851
PUBADM     1       0.12751737         3.173         0.0015
REPSERV    1       0.11613472         2.398         0.0165
TRANSP     1       0.33032401         7.875         0.0001
WSALE      1       0.17030728         3.032         0.0024
ADMIN      1      -0.23914063        -0.750         0.4530
CRAFT      1      -0.75689741        -2.368         0.0179
MANAGER    1      -0.14186447        -0.889         0.3742
OPLABOR    1      -0.94719919        -2.093         0.0364
OPMACHIN   1       0.08917973         0.280         0.7797
PROFESS    1       0.11760168         1.070         0.2847
SERVICE    1      0.003889571         0.015         0.9881
AFTRAN     1       0.09448361         3.815         0.0001
ARMYTRAN   1       0.05056444         2.133         0.0329
NAVYTRAN   1       0.15968344         4.771         0.0001
MCTRAN     1       0.12997557         2.876         0.0040
```

TABLE E-8 REGRESSION RESULTS USING AFTRAN ARMYTRAN MCTRAN NAVYTRAN
WHITE SAMPLE
MODEL 4W WEEKLY EARNINGS

```
                        ANALYSIS OF VARIANCE

                        SUM OF          MEAN
SOURCE      DF         SQUARES        SQUARE       F VALUE

MODEL       27       392.01785   14.51917967        71.068
ERROR     6012      1228.24913    0.20429959
C TOTAL   6039      1620.26699

    ROOT MSE         0.4519951      R-SQUARE        0.2419
    DEP MEAN          6.583061      ADJ R-SQ        0.2385
    C.V.              6.866033

                        PARAMETER ESTIMATES


                 PARAMETER     T FOR H0:
VARIABLE  DF      ESTIMATE   PARAMETER=0     PROB > |T|

INTERCEP   1    4.24933366        57.370         0.0001
CHILD      1    0.03225530         6.523         0.0001
EDUC       1    0.08527761        24.031         0.0001
EXP        1    0.04897909        13.340         0.0001
EXP2       1  -0.000731312        -7.026         0.0001
MARRIED    1    0.04342711         2.622         0.0088
SELFEMPL   1  -0.003691443        -0.165         0.8692
AGRIMIN    1    0.22307167         5.201         0.0001
ENTREC     1  -0.007089471        -0.040         0.9677
FINANCE    1    0.27777154         6.445         0.0001
MANUFAC    1    0.32751297         7.969         0.0001
PERSERV    1   -0.05674161        -0.501         0.6161
PROSERV    1    0.08786110         2.186         0.0288
PUBADM     1    0.12867735         3.189         0.0014
REPSERV    1    0.16645446         3.424         0.0006
TRANSP     1    0.39008381         9.262         0.0001
WSALE      1    0.18018560         3.195         0.0014
ADMIN      1   -0.21779326        -0.681         0.4961
CRAFT      1   -0.12730151        -0.397         0.6916
MANAGER    1   -0.21541384        -1.344         0.1789
OPLABOR    1   -0.97930747        -2.155         0.0312
OPMACHIN   1   -0.04393937        -0.137         0.8908
PROFESS    1   -0.06853289        -0.621         0.5346
SERVICE    1    0.06456824         0.247         0.8049
AFTRAN     1    0.09920607         3.989         0.0001
ARMYTRAN   1    0.06878415         2.891         0.0039
NAVYTRAN   1    0.18245642         5.429         0.0001
MCTRAN     1    0.13301130         2.931         0.0034
```

TABLE E-9 REGRESSION RESULTS USING ACADEMY ROTC OCS
WHITE SAMPLE
MODEL 5A ANNUAL EARNINGS

```
                         ANALYSIS OF VARIANCE

                       SUM OF          MEAN
SOURCE     DF         SQUARES        SQUARE         F VALUE

MODEL      27       464.78524   17.21426830          84.990
ERROR    6012      1217.70002    0.20254491
C TOTAL  6039      1682.48526

    ROOT MSE        0.4500499      R-SQUARE          0.2762
    DEP MEAN         10.50978      ADJ R-SQ          0.2730
    C.V.               4.2822

                         PARAMETER ESTIMATES


                   PARAMETER      T FOR H0:
VARIABLE  DF        ESTIMATE    PARAMETER=0      PROB > |T|

INTERCEP   1      8.08156731        106.377          0.0001
CHILD      1      0.03193988          6.486          0.0001
EDUC       1      0.08145528         22.142          0.0001
EXP        1      0.06707007         18.244          0.0001
EXP2       1    -0.001118274        -10.731          0.0001
MARRIED    1      0.04747425          2.869          0.0041
SELFEMPL   1      0.04226990          1.893          0.0584
AGRIMIN    1      0.17945488          4.199          0.0001
ENTREC     1     -0.17070329         -0.979          0.3277
FINANCE    1      0.26272016          6.123          0.0001
MANUFAC    1      0.31050064          7.583          0.0001
PERSERV    1     -0.06316037         -0.560          0.5753
PROSERV    1      0.08006700          1.983          0.0474
PUBADM     1      0.13638710          3.389          0.0007
REPSERV    1      0.11996170          2.477          0.0133
TRANSP     1      0.34192268          8.176          0.0001
WSALE      1      0.16751149          2.983          0.0029
ADMIN      1     -0.24035282         -0.754          0.4509
CRAFT      1     -0.75752738         -2.370          0.0178
MANAGER    1     -0.11841057         -0.741          0.4587
OPLABOR    1     -0.94032580         -2.078          0.0378
OPMACHIN   1      0.08431518          0.264          0.7916
PROFESS    1      0.11551954          1.048          0.2949
SERVICE    1    -0.008462445         -0.032          0.9741

ACADEMY    1      0.18643401          5.977          0.0001
ROTC       1      0.03069940          1.878          0.0604
OCS        1     0.009940266          0.573          0.5670
OTHERS     1     -0.03130440         -1.617          0.1059
```

TABLE E-10 REGRESSION RESULTS USING ACADEMY ROTC OCS
WHITE SAMPLE
MODEL 5W WEEKLY EARNINGS

```
                           ANALYSIS OF VARIANCE

                         SUM OF         MEAN
  SOURCE      DF        SQUARES        SQUARE        F VALUE

  MODEL       27      389.53629   14.42726990         70.476
  ERROR     6012     1230.73070    0.20471236
  C TOTAL   6039     1620.26699

      ROOT MSE        0.4524515       R-SQUARE        0.2404
      DEP MEAN         6.583061       ADJ R-SQ        0.2370
      C.V.             6.872965

                           PARAMETER ESTIMATES


                    PARAMETER      T FOR H0:
VARIABLE  DF         ESTIMATE    PARAMETER=0      PROB > |T|

INTERCEP   1       4.25103834         55.659          0.0001
CHILD      1       0.03133941          6.330          0.0001
EDUC       1       0.08341853         22.555          0.0001
EXP        1       0.05156936         13.953          0.0001
EXP2       1     -0.000787626         -7.518          0.0001
MARRIED    1       0.03761529          2.261          0.0238
SELFEMPL   1     -0.002407316         -0.107          0.9146
AGRIMIN    1       0.22284913          5.186          0.0001
ENTREC     1      -0.01880400         -0.107          0.9146
FINANCE    1       0.27159199          6.296          0.0001
MANUFAC    1       0.32642661          7.930          0.0001
PERSERV    1      -0.04709135         -0.415          0.6778
PROSERV    1       0.10266241          2.529          0.0115
PUBADM     1       0.13861988          3.426          0.0006
REPSERV    1       0.17223861          3.538          0.0004
TRANSP     1       0.40273073          9.579          0.0001
WSALE      1       0.17611145          3.120          0.0018
ADMIN      1      -0.20798424         -0.649          0.5164
CRAFT      1      -0.11855337         -0.369          0.7122
MANAGER    1      -0.18091873         -1.126          0.2601
OPLABOR    1      -0.96037090         -2.111          0.0348
OPMACHIN   1      -0.03725071         -0.116          0.9075
PROFESS    1      -0.06297007         -0.568          0.5700
SERVICE    1       0.06144721          0.235          0.8144

ACADEMY    1       0.19256563          6.141          0.0001
ROTC       1       0.03375468          2.054          0.0400
OCS        1       0.02753925          1.578          0.1147
OTHERS     1     -0.006796535         -0.349          0.7270
```

TABLE E-11 MEANS OF ANNUAL INCOME OF WHITE VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
19	1	30000.000	.	30000.000	30000.000
24	1	6000.0000	.	6000.0000	6000.0000
26	8	19492.125	13138.262	6000.0000	48000.000
27	21	25515.523	19448.806	3900.0000	100000.00
28	41	24936.512	9335.0965	3900.0000	46800.000
29	68	25296.911	11948.582	2400.0000	78000.000
30	70	28651.928	14663.006	2600.0000	100000.00
31	105	31965.980	17570.601	9000.0000	100000.00
32	102	30218.598	15478.855	2000.0000	100000.00
33	160	34115.668	16934.969	2700.0000	100000.00
34	121	35782.818	15890.339	7000.0000	100000.00
35	153	38847.607	16237.576	6000.0000	100000.00
36	202	40578.529	19655.250	10000.000	100000.00
37	237	40017.063	17971.604	3760.0000	100000.00
38	261	41262.827	18587.965	11000.000	100000.00
39	293	43020.624	18133.236	3000.0000	100000.00
40	228	46805.302	20239.994	11200.000	100000.00
41	214	45779.981	19868.135	12000.000	100000.00
42	195	46971.523	20351.737	14560.000	100000.00
43	158	45955.405	19489.020	15000.000	100000.00
44	143	47970.146	21000.572	4000.0000	100000.00
45	101	49119.277	19076.175	12000.000	100000.00
46	94	49337.127	21852.512	10400.000	100000.00
47	50	52902.900	21716.216	15000.000	100000.00
48	49	51611.346	22524.651	16000.000	100000.00
49	38	53148.473	18935.420	24700.000	100000.00
50	31	52449.193	22142.455	24000.000	100000.00
51	38	54641.263	21599.458	22050.000	100000.00
52	24	55808.625	27160.785	24000.000	100000.00
53	23	55452.173	27576.750	25000.000	100000.00
54	21	44841.714	15647.633	22500.000	80000.000
55	14	54725.071	25443.090	26000.000	100000.00
56	12	52305.250	25579.331	22897.000	100000.00
57	5	66870.000	40432.777	9600.0000	100000.00
58	4	57550.000	36533.226	5200.0000	90000.000
59	2	37000.000	24041.630	20000.000	54000.000
60	3	58766.666	30243.401	24000.000	79000.000
63	2	55500.000	27577.164	36000.000	75000.000

TABLE E-12 MEANS OF ANNUAL INCOME OF WHITE CIVILIAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
.	1	23859.000	.	23859.00	23859.0000
20	1	6432.0000	.	6432.000	6432.00000
22	12	13439.166	8913.697	1540.000	26700.0000
23	14	10897.142	7462.595	2500.000	28000.0000
24	32	25824.000	21053.14	5000.000	100000.000
25	35	18330.971	8867.730	1480.000	36000.0000
26	41	21237.560	10152.07	2400.000	51600.0000
27	52	25719.519	17616.33	2500.000	100000.000
28	50	26317.940	11818.95	10000.00	78000.0000
29	52	29140.384	15949.78	6000.000	86000.0000
30	70	30460.500	17715.95	9475.000	100000.000
31	49	31731.204	18987.86	7500.000	100000.000
32	76	31698.052	18339.33	6500.000	100000.000
33	96	34090.812	19828.38	6000.000	100000.000
34	127	32614.685	13808.03	6800.000	80000.0000
35	118	35621.728	14581.99	10000.00	100000.000
36	149	37696.073	17027.36	9600.000	100000.000
37	186	39821.188	19669.28	10000.00	100000.000
38	188	41666.968	20417.36	6000.000	100000.000
39	189	43319.211	21679.99	4300.000	100000.000
40	129	41014.976	18057.33	15000.00	100000.000
41	121	49289.818	23791.72	8490.000	100000.000
42	104	44616.490	19423.42	10000.00	100000.000
43	155	47994.651	21651.99	6400.000	100000.000
44	102	43946.362	21079.58	4200.000	100000.000
45	77	47403.974	21742.88	7000.000	100000.000
46	82	50106.500	21877.94	14500.00	100000.000
47	73	54886.616	23169.06	5727.000	100000.000
48	64	51734.281	22175.64	22000.00	100000.000
49	61	54730.180	24391.49	22000.00	100000.000
50	62	51443.016	23150.78	10000.00	100000.000
51	44	52462.659	22663.29	22000.00	100000.000
52	31	51614.967	22210.73	12000.00	100000.000
53	27	51267.555	23081.43	20000.00	100000.000
54	21	55487.523	27095.42	17000.00	100000.000
55	29	54178.275	26573.98	6240.000	100000.000
56	12	43174.166	20035.99	18000.00	100000.000
57	5	74733.800	32631.67	30000.00	100000.000
58	2	71000.000	26870.05	52000.00	90000.0000
59	4	77512.500	22621.90	56000.00	99000.0000
60	3	53000.000	43920.38	13000.00	100000.000
61	1	80000.000	.	80000.00	80000.0000
63	1	32000.000	.	32000.00	32000.0000

FIGURE E-1 PLOT OF MEANS OF ANNUAL INCOME OF WHITE-VETERAN AND WHITE-CIVILIAN VS AGE

WHVET*AGE IS V WHCIV*AGE IS C

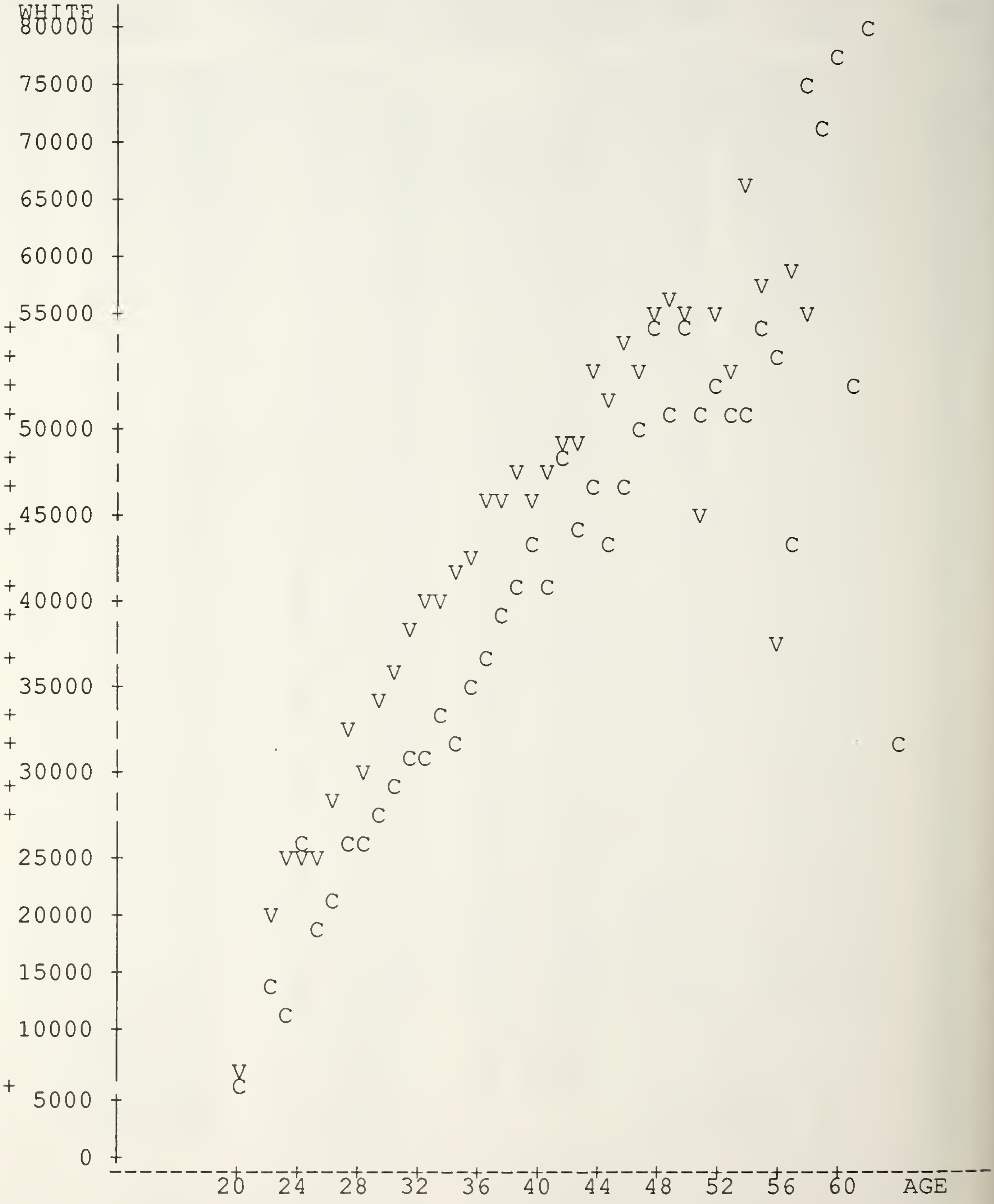


TABLE E-13 MEANS OF WEEKLY INCOME OF WHITE SAMPLE BY AGE

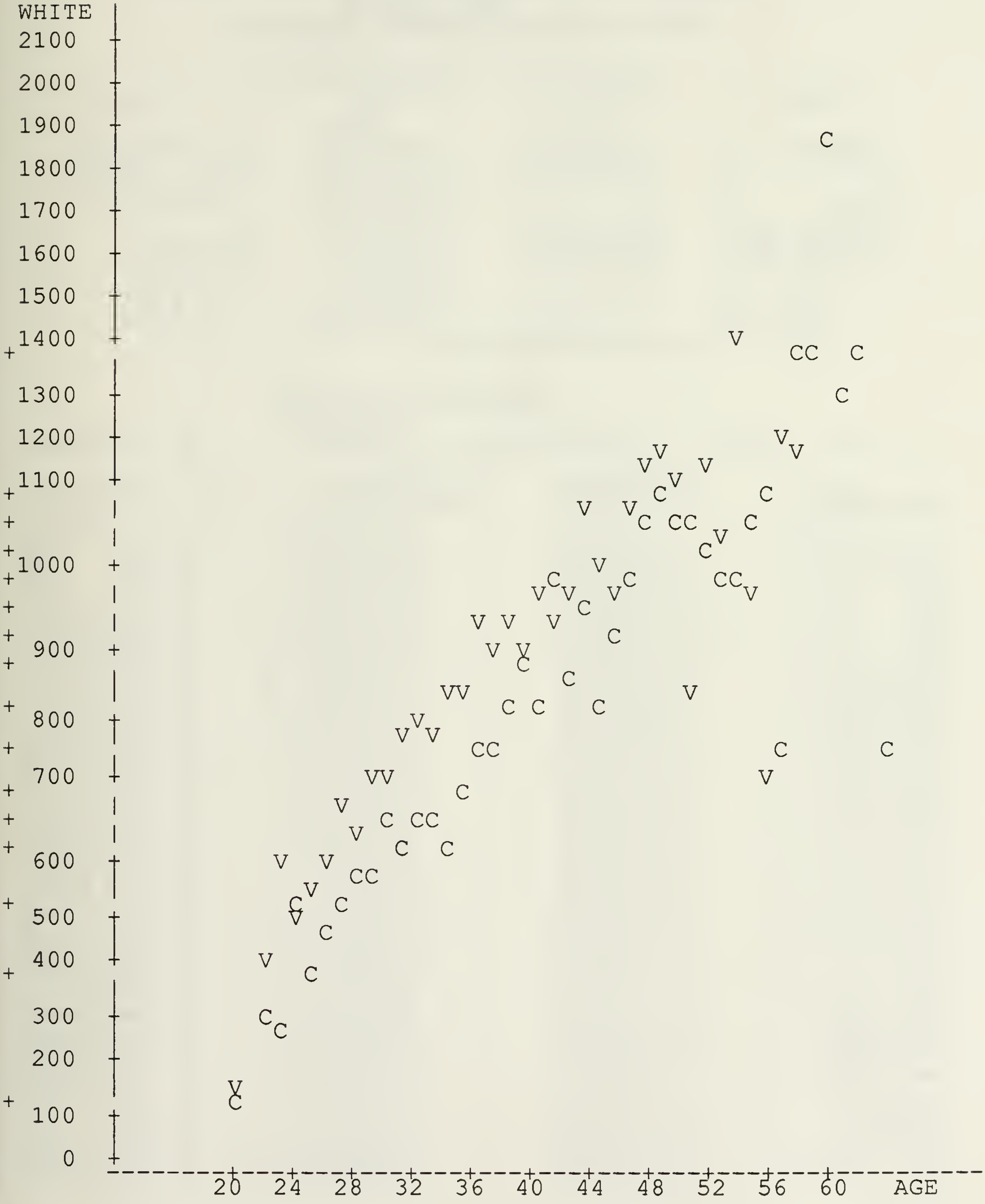
AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
19	1	577.000	.	577.000	577.000
24	1	125.000	.	125.000	125.000
26	8	400.875	154.181	247.000	750.000
27	21	598.000	464.693	75.0000	2500.00
28	41	503.926	166.101	200.000	936.000
29	68	537.147	238.505	111.000	1500.00
30	70	593.071	304.425	200.000	2500.00
31	105	683.047	552.118	200.000	3750.00
32	102	623.333	294.526	200.000	2000.00
33	160	686.300	334.466	212.000	2000.00
34	121	705.884	383.160	150.000	3500.00
35	153	775.705	366.349	200.000	2888.00
36	202	807.589	427.073	150.000	3200.00
37	237	780.616	359.267	190.000	2000.00
38	261	827.463	412.418	217.000	3000.00
39	293	848.877	447.853	97.0000	3900.00
40	228	927.083	541.036	100.000	3999.00
41	214	902.733	475.009	70.0000	3600.00
42	195	927.841	473.861	250.000	3999.00
43	158	890.208	455.769	65.0000	3200.00
44	143	951.202	483.974	200.000	3333.00
45	101	947.227	412.234	250.000	3000.00
46	94	962.765	453.585	200.000	2600.00
47	50	1054.38	564.902	160.000	3300.00
48	49	1008.57	455.928	300.000	2500.00
49	38	975.578	326.102	400.000	2030.00
50	31	1057.41	531.813	500.000	2925.00
51	38	1118.76	666.159	60.0000	3500.00
52	24	1172.66	651.120	481.000	3000.00
53	23	1100.34	669.159	450.000	3173.00
54	21	838.857	259.126	400.000	1307.00
55	14	1149.78	572.364	450.000	2500.00
56	12	1027.33	763.502	300.000	3000.00
57	5	1405.00	987.484	200.000	2500.00
58	4	962.500	576.447	100.000	1300.00
59	2	700.000	424.264	400.000	1000.00
60	3	1201.66	646.960	460.000	1650.00
63	2	1175.00	388.908	900.000	1450.00

TABLE E-14 MEANS OF WEEKLY INCOME OF WHITE SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
.	1	486.000	.	486.000	486.000
20	1	134.000	.	134.000	134.000
22	12	285.083	156.684	100.000	570.000
23	14	262.857	144.657	150.000	700.000
24	32	527.031	490.749	162.000	3000.00
25	35	394.142	151.616	175.000	800.000
26	41	471.048	193.661	170.000	1200.00
27	52	531.346	361.179	125.000	2288.00
28	50	551.720	272.365	250.000	1650.00
29	52	578.750	469.191	200.000	2800.00
30	70	653.471	494.836	165.000	3200.00
31	49	644.857	506.242	200.000	3500.00
32	76	656.355	410.824	90.0000	3000.00
33	96	677.843	442.050	136.000	3000.00
34	127	629.488	265.696	110.000	1530.00
35	118	709.652	326.982	200.000	2500.00
36	149	760.489	371.149	275.000	3200.00
37	186	764.408	401.087	220.000	2500.00
38	188	820.324	487.207	125.000	3384.00
39	189	890.984	556.472	200.000	3999.00
40	129	817.612	457.501	200.000	3365.00
41	121	999.528	660.885	160.000	3999.00
42	104	866.701	457.592	200.000	3000.00
43	155	951.561	551.336	160.000	3999.00
44	102	825.666	436.656	100.000	3000.00
45	77	933.000	466.066	85.0000	3000.00
46	82	993.256	546.973	100.000	3000.00
47	73	1051.80	667.910	81.0000	3999.00
48	64	1091.98	651.882	400.000	3800.00
49	61	1061.55	552.351	325.000	3000.00
50	62	1063.51	735.222	200.000	3999.00
51	44	1036.56	627.118	250.000	3000.00
52	31	985.064	538.569	200.000	2500.00
53	27	983.592	380.478	300.000	1820.00
54	21	1071.57	587.972	300.000	2200.00
55	29	1087.10	763.311	130.000	3750.00
56	12	779.500	439.135	330.000	2000.00
57	5	1415.60	568.978	608.000	2000.00
58	2	1400.00	565.685	1000.00	1800.00
59	4	1881.25	657.449	975.000	2550.00
60	3	1300.00	608.276	900.000	2000.00
61	1	1400.00	.	1400.00	1400.00
63	1	750.000	.	750.000	750.000

FIGURE E-2 PLOT OF MEANS OF WEEKLY INCOME OF WHITE-VETERAN AND WHITE-CIVILIAN VS AGE

WHVET*AGE IS V WHCIV*AGE IS C



APPENDIX F

TABLE F-1 REGRESSION RESULTS USING VET
MALE SAMPLE
MODEL 1A ANNUAL EARNINGS

```
                    ANALYSIS OF VARIANCE

                     SUM OF          MEAN
SOURCE     DF       SQUARES        SQUARE       F VALUE

MODEL      26     427.71365   16.45052517        80.535
ERROR    5817    1188.20874    0.20426487
C TOTAL  5843    1615.92239

    ROOT MSE      0.4519567      R-SQUARE        0.2647
    DEP MEAN       10.54602      ADJ R-SQ        0.2614
    C.V.           4.285568

                   PARAMETER ESTIMATES


                  PARAMETER     T FOR H0:
VARIABLE  DF       ESTIMATE   PARAMETER=0     PROB > |T|

INTERCEP   1     7.97075578       101.518         0.0001
CHILD      1     0.02603889         5.219         0.0001
EDUC       1     0.09204295        25.179         0.0001
EXP        1     0.06822309        17.759         0.0001
EXP2       1   -0.001148214       -10.650         0.0001
MARRIED    1     0.05279344         2.888         0.0039
SELFEMPL   1     0.03567160         1.598         0.1101
AGRIMIN    1     0.12512739         2.884         0.0039
ENTREC     1    -0.28969680        -1.760         0.0784
FINANCE    1     0.22715593         5.203         0.0001
MANUFAC    1     0.26227969         6.292         0.0001
PERSERV    1    -0.16847474        -1.556         0.1198
PROSERV    1     0.02973031         0.718         0.4727
PUBADM     1     0.08903128         2.170         0.0300
REPSERV    1     0.08980555         1.811         0.0702
TRANSP     1     0.29479456         6.937         0.0001
WSALE      1     0.13233758         2.323         0.0202
ADMIN      1    -0.02302305        -0.051         0.9594
CRAFT      1    -0.75527677        -2.353         0.0187
MANAGER    1    -0.12256175        -0.765         0.4441
OPLABOR    1    -0.94599754        -2.081         0.0375
OPMACHIN   1     0.08863077         0.277         0.7819
OPMOVG     1     1.10416711         2.439         0.0148
PROFESS    1    0.007183583         0.057         0.9545
SERVICE    1    -0.01616493        -0.062         0.9507
VET        1    0.003137349         0.258         0.7962
WHITE      1   -0.003840681        -0.176         0.8605
```

TABLE F-2 REGRESSION RESULTS USING VET
MALE SAMPLE
MODEL 1W WEEKLY EARNINGS

```
                         ANALYSIS OF VARIANCE

                    SUM OF         MEAN
SOURCE     DF      SQUARES        SQUARE         F VALUE

MODEL      26    354.23280   13.62433828          63.978
ERROR    5817   1238.74662    0.21295283
C TOTAL  5843   1592.97942

    ROOT MSE     0.4614681      R-SQUARE          0.2224
    DEP MEAN      6.617333      ADJ R-SQ          0.2189
    C.V.          6.973628

                         PARAMETER ESTIMATES


                  PARAMETER     T FOR H0:
VARIABLE  DF       ESTIMATE   PARAMETER=0      PROB > |T|

INTERCEP   1     4.17223359        52.044          0.0001
CHILD      1     0.02768946         5.435          0.0001
EDUC       1     0.09218546        24.698          0.0001
EXP        1     0.05442176        13.874          0.0001
EXP2       1   -0.000873708        -7.937          0.0001
MARRIED    1     0.03125931         1.675          0.0940
SELFEMPL   1   -0.002335411        -0.102          0.9184
AGRIMIN    1     0.18085631         4.082          0.0001
ENTREC     1    -0.19283753        -1.148          0.2511
FINANCE    1     0.23581654         5.290          0.0001
MANUFAC    1     0.28166619         6.618          0.0001
PERSERV    1    -0.12897969        -1.167          0.2434
PROSERV    1     0.05604361         1.326          0.1850
PUBADM     1     0.10431536         2.490          0.0128
REPSERV    1     0.15507161         3.063          0.0022
TRANSP     1     0.36789012         8.478          0.0001
WSALE      1     0.14869561         2.557          0.0106
ADMIN      1    -0.01029292        -0.022          0.9822
CRAFT      1    -0.12133917        -0.370          0.7112
MANAGER    1    -0.19960557        -1.221          0.2222
OPLABOR    1    -0.98125388        -2.114          0.0345
OPMACHIN   1    -0.04922452        -0.151          0.8803
OPMOVG     1     1.42083887         3.073          0.0021
PROFESS    1    -0.09804878        -0.762          0.4461
SERVICE    1     0.03615518         0.135          0.8922

VET        1    0.003403009         0.274          0.7838
WHITE      1   -0.009068778        -0.406          0.6845
```

TABLE F-3 REGRESSION RESULTS USING AFVET ARMYVET MCVET NAVYVET
MALE SAMPLE
MODEL 2A ANNUAL EARNINGS

```
                         ANALYSIS OF VARIANCE

                        SUM OF           MEAN
    SOURCE     DF      SQUARES         SQUARE       F VALUE

    MODEL      27    433.66688    16.06173613        79.014
    ERROR    5816   1182.25551     0.20327640
    C TOTAL  5843   1615.92239

        ROOT MSE     0.4508618       R-SQUARE        0.2684
        DEP MEAN      10.54602       ADJ R-SQ        0.2650
        C.V.          4.275186

                         PARAMETER ESTIMATES


                    PARAMETER      T FOR H0:
VARIABLE  DF         ESTIMATE    PARAMETER=0      PROB > |T|

INTERCEP   1       7.97760574        103.795          0.0001
CHILD      1       0.02660499          5.346          0.0001
EDUC       1       0.09104159         24.849          0.0001
EXP        1       0.06910775         18.017          0.0001
EXP2       1     -0.001164072        -10.823          0.0001
MARRIED    1       0.05353611          2.936          0.0033
SELFEMPL   1       0.03427256          1.539          0.1239
AGRIMIN    1       0.12004127          2.773          0.0056
ENTREC     1      -0.30738183         -1.872          0.0612
FINANCE    1       0.22204899          5.097          0.0001
MANUFAC    1       0.25479632          6.124          0.0001
PERSERV    1      -0.17105420         -1.584          0.1133
PROSERV    1       0.02774568          0.672          0.5018
PUBADM     1       0.09091287          2.222          0.0263
REPSERV    1       0.08301940          1.678          0.0934
TRANSP     1       0.28049324          6.594          0.0001
WSALE      1       0.12624962          2.221          0.0264
ADMIN      1      -0.02098194         -0.046          0.9629
CRAFT      1      -0.75236707         -2.349          0.0188
MANAGER    1      -0.13039806         -0.816          0.4144
OPLABOR    1      -0.95936584         -2.114          0.0345
OPMACHIN   1       0.08169378          0.256          0.7982
PROFESS    1     -0.002302145         -0.018          0.9854
SERVICE    1      0.006692067          0.026          0.9795

AFVET      1      0.009699499          0.548          0.5840
ARMYVET    1      -0.04332309         -2.814          0.0049
MCVET      1       0.02263709          0.964          0.3351
NAVYVET    1       0.08920166          4.246          0.0001
```

TABLE F-4 REGRESSION RESULTS USING AFVET ARMYVET MCVET NAVYVET
MALE SAMPLE
MODEL 2W WEEKLY EARNINGS

```
                        ANALYSIS OF VARIANCE

                     SUM OF          MEAN
SOURCE      DF      SQUARES        SQUARE        F VALUE

MODEL       27    359.84089   13.32744036         62.858
ERROR     5816   1233.13853    0.21202519
C TOTAL   5843   1592.97942

    ROOT MSE      0.4604619      R-SQUARE         0.2259
    DEP MEAN       6.617333      ADJ R-SQ         0.2223
    C.V.           6.958422

                        PARAMETER ESTIMATES


                 PARAMETER      T FOR H0:
VARIABLE  DF      ESTIMATE    PARAMETER=0      PROB > |T|

INTERCEP   1    4.18307497         53.291          0.0001
CHILD      1    0.02829688          5.568          0.0001
EDUC       1    0.09080347         24.267          0.0001
EXP        1    0.05512667         14.072          0.0001
EXP2       1  -0.000886392         -8.070          0.0001
MARRIED    1    0.03205900          1.721          0.0853
SELFEMPL   1  -0.003834862         -0.169          0.8661
AGRIMIN    1    0.17565240          3.972          0.0001
ENTREC     1   -0.21215131         -1.265          0.2058
FINANCE    1    0.23004299          5.170          0.0001
MANUFAC    1    0.27341981          6.434          0.0001
PERSERV    1   -0.13090259         -1.187          0.2354
PROSERV    1    0.05405479          1.281          0.2001
PUBADM     1    0.10647633          2.548          0.0109
REPSERV    1    0.14819834          2.933          0.0034
TRANSP     1    0.35099098          8.080          0.0001
WSALE      1    0.14160113          2.439          0.0147
ADMIN      1  -0.009099187         -0.020          0.9842
CRAFT      1   -0.12179707         -0.372          0.7096
MANAGER    1   -0.20779056         -1.274          0.2029
OPLABOR    1   -0.99035050         -2.137          0.0326
OPMACHIN   1   -0.05891613         -0.181          0.8567
PROFESS    1   -0.11202287         -0.872          0.3832
SERVICE    1    0.06006057          0.226          0.8216

AFVET      1    0.02121189          1.173          0.2410
ARMYVET    1   -0.04729945         -3.008          0.0026
MCVET      1    0.01641512          0.684          0.4937
NAVYVET    1    0.08758228          4.082          0.0001
```

TABLE F-5 REGRESSION RESULTS USING XFRVET VET
MALE SAMPLE
MODEL 3A ANNUAL EARNINGS

```
                         ANALYSIS OF VARIANCE

                        SUM OF          MEAN
SOURCE     DF          SQUARES        SQUARE         F VALUE

MODEL       25       435.39982   17.41599283          85.832
ERROR     5818      1180.52257    0.20290866
C TOTAL   5843      1615.92239

    ROOT MSE         0.4504538      R-SQUARE          0.2694
    DEP MEAN          10.54602      ADJ R-SQ          0.2663
    C.V.              4.271317

                         PARAMETER ESTIMATES


                    PARAMETER      T FOR H0:
VARIABLE  DF         ESTIMATE    PARAMETER=0       PROB > |T|

INTERCEP   1       8.01251089        104.656           0.0001
CHILD      1       0.02641904          5.314           0.0001
EDUC       1       0.08962858         24.511           0.0001
EXP        1       0.06794450         17.767           0.0001
EXP2       1     -0.001137146        -10.590           0.0001
MARRIED    1       0.05113598          2.807           0.0050
SELFEMPL   1       0.03512924          1.579           0.1144
AGRIMIN    1       0.12152183          2.810           0.0050
ENTREC     1      -0.27523420         -1.678           0.0933
FINANCE    1       0.23397746          5.376           0.0001
MANUFAC    1       0.26230781          6.314           0.0001
PERSERV    1      -0.16944480         -1.570           0.1164
PROSERV    1       0.02927410          0.709           0.4781
PUBADM     1       0.08801331          2.153           0.0314
REPSERV    1       0.08825252          1.786           0.0742
TRANSP     1       0.27727604          6.534           0.0001
WSALE      1       0.13384141          2.358           0.0184
ADMIN      1      -0.02775075         -0.062           0.9509
CRAFT      1      -0.76465613         -2.390           0.0169
MANAGER    1      -0.12443458         -0.780           0.4356
OPLABOR    1      -0.92428624         -2.040           0.0414
OPMACHIN   1       0.12467210          0.391           0.6961
PROFESS    1       0.01915978          0.153           0.8788
SERVICE    1      0.000677316          0.003           0.9979

XFRVET     1       0.11460339          6.629           0.0001
VET        1      -0.03093512         -2.349           0.0189
```

TABLE F-6 REGRESSION RESULTS USING XFRVET VET
MALE SAMPLE
MODEL 3W WEEKLY EARNINGS

```
                          ANALYSIS OF VARIANCE

                       SUM OF          MEAN
   SOURCE     DF      SQUARES        SQUARE          F VALUE

   MODEL      25    362.16085   14.48643411           68.476
   ERROR    5818   1230.81857    0.21155355
   C TOTAL  5843   1592.97942

       ROOT MSE     0.4599495      R-SQUARE           0.2273
       DEP MEAN      6.617333      ADJ R-SQ           0.2240
       C.V.          6.950679

                          PARAMETER ESTIMATES


                    PARAMETER     T FOR H0:
VARIABLE  DF         ESTIMATE    PARAMETER=0      PROB > |T|

INTERCEP   1       4.21318946         53.895          0.0001
CHILD      1       0.02814596          5.545          0.0001
EDUC       1       0.08956454         23.988          0.0001
EXP        1       0.05408998         13.852          0.0001
EXP2       1     -0.000861186         -7.854          0.0001
MARRIED    1       0.02939750          1.581          0.1140
SELFEMPL   1     -0.002967203         -0.131          0.8961
AGRIMIN    1       0.17707998          4.010          0.0001
ENTREC     1      -0.17664181         -1.055          0.2915
FINANCE    1       0.24294786          5.466          0.0001
MANUFAC    1       0.28168432          6.640          0.0001
PERSERV    1      -0.12968710         -1.177          0.2392
PROSERV    1       0.05575946          1.323          0.1858
PUBADM     1       0.10366081          2.483          0.0130
REPSERV    1       0.15344102          3.041          0.0024
TRANSP     1       0.34924439          8.060          0.0001
WSALE      1       0.15009536          2.589          0.0096
ADMIN      1      -0.01573039         -0.034          0.9727
CRAFT      1      -0.13200096         -0.404          0.6862
MANAGER    1      -0.20147152         -1.236          0.2164
OPLABOR    1      -0.95884156         -2.073          0.0382
OPMACHIN   1      -0.01154633         -0.035          0.9717
PROFESS    1      -0.08603209         -0.671          0.5023
SERVICE    1       0.05312232          0.200          0.8417

XFRVET     1       0.12137224          6.876          0.0001
VET        1      -0.03261398         -2.425          0.0153
```

TABLE F-7 REGRESSION RESULTS USING AFTRAN ARMYTRAN MCTRAN NAVYTRAN
MALE SAMPLE
MODEL 4A ANNUAL EARNINGS

```
                          ANALYSIS OF VARIANCE

                         SUM OF          MEAN
   SOURCE     DF        SQUARES        SQUARE       F VALUE

   MODEL      27      436.73134   16.17523489        79.779
   ERROR    5816     1179.19105    0.20274949
   C TOTAL  5843     1615.92239

       ROOT MSE       0.4502771      R-SQUARE        0.2703
       DEP MEAN        10.54602      ADJ R-SQ        0.2669
       C.V.            4.269642

                          PARAMETER ESTIMATES


                      PARAMETER      T FOR H0:
VARIABLE   DF          ESTIMATE    PARAMETER=0       PROB > |T|

INTERCEP    1        8.00693789        104.398           0.0001
CHILD       1        0.02708182          5.446           0.0001
EDUC        1        0.08954698         24.443           0.0001
EXP         1        0.06716150         17.668           0.0001
EXP2        1      -0.001109952        -10.408           0.0001
MARRIED     1        0.04959622          2.723           0.0065
SELFEMPL    1        0.03560785          1.602           0.1093
AGRIMIN     1        0.11938812          2.762           0.0058
ENTREC      1       -0.27983666         -1.707           0.0878
FINANCE     1        0.23052839          5.300           0.0001
MANUFAC     1        0.25707272          6.193           0.0001
PERSERV     1       -0.17073236         -1.583           0.1135
PROSERV     1        0.02939191          0.713           0.4761
PUBADM      1        0.08558579          2.095           0.0362
REPSERV     1        0.08380896          1.698           0.0897
TRANSP      1        0.26750063          6.292           0.0001
WSALE       1        0.13155088          2.318           0.0205
ADMIN       1       -0.01060561         -0.024           0.9812
CRAFT       1       -0.75147606         -2.350           0.0188
MANAGER     1       -0.13153510         -0.824           0.4099
OPLABOR     1       -0.94351856         -2.084           0.0372
OPMACHIN    1        0.11276049          0.354           0.7237
PROFESS     1        0.01852370          0.148           0.8827
SERVICE     1      -0.006239946         -0.024           0.9809
AFTRAN      1        0.11165638          4.303           0.0001
ARMYTRAN    1        0.04109848          1.712           0.0869
NAVYTRAN    1        0.16416423          4.881           0.0001
MCTRAN      1        0.15723026          3.508           0.0005
```

TABLE F-8 REGRESSION RESULTS USING AFTRAN ARMYTRAN MCTRAN NAVYTRAN
MALE SAMPLE
MODEL 4W WEEKLY EARNINGS

```
                          ANALYSIS OF VARIANCE

                      SUM OF           MEAN
SOURCE     DF        SQUARES         SQUARE        F VALUE

MODEL      27      363.51801    13.46362983         63.690
ERROR    5816     1229.46141     0.21139295
C TOTAL  5843     1592.97942

    ROOT MSE       0.4597749       R-SQUARE         0.2282
    DEP MEAN        6.617333       ADJ R-SQ         0.2246
    C.V.             6.94804

                          PARAMETER ESTIMATES


                   PARAMETER       T FOR H0:
VARIABLE   DF       ESTIMATE     PARAMETER=0       PROB > |T|

INTERCEP    1     4.20607016          53.708           0.0001
CHILD       1     0.02878826           5.670           0.0001
EDUC        1     0.08952664          23.933           0.0001
EXP         1     0.05331841          13.737           0.0001
EXP2        1   -0.000834010          -7.659           0.0001
MARRIED     1     0.02786151           1.498           0.1342
SELFEMPL    1   -0.002290754          -0.101           0.9196
AGRIMIN     1     0.17455329           3.955           0.0001
ENTREC      1    -0.18141530          -1.084           0.2784
FINANCE     1     0.23916544           5.384           0.0001
MANUFAC     1     0.27621348           6.516           0.0001
PERSERV     1    -0.13054811          -1.185           0.2360
PROSERV     1     0.05573951           1.323           0.1857
PUBADM      1     0.10102287           2.422           0.0155
REPSERV     1     0.14869165           2.949           0.0032
TRANSP      1     0.33977980           7.827           0.0001
WSALE       1     0.14807547           2.555           0.0106
ADMIN       1    0.002420664           0.005           0.9958
CRAFT       1    -0.11769754          -0.360           0.7185
MANAGER     1    -0.20694324          -1.270           0.2042
OPLABOR     1    -0.97913436          -2.118           0.0342
OPMACHIN    1    -0.02445845          -0.075           0.9401
PROFESS     1    -0.08657068          -0.675           0.4995
SERVICE     1     0.04601264           0.173           0.8626
AFTRAN      1     0.10627779           4.011           0.0001
ARMYTRAN    1     0.05104529           2.083           0.0373
NAVYTRAN    1     0.18794128           5.472           0.0001
MCTRAN      1     0.15120194           3.303           0.0010
```

TABLE F-9 REGRESSION RESULTS USING ACADEMY ROTC OCS
MALE SAMPLE
MODEL 5A ANNUAL EARNINGS

```
                              ANALYSIS OF VARIANCE

                           SUM OF              MEAN
     SOURCE      DF       SQUARES            SQUARE          F VALUE

     MODEL       27     435.13165       16.11598690           79.380
     ERROR     5816    1180.79074        0.20302454
     C TOTAL   5843    1615.92239

         ROOT MSE       0.4505824          R-SQUARE           0.2693
         DEP MEAN        10.54602          ADJ R-SQ           0.2659
         C.V.            4.272537

                              PARAMETER ESTIMATES


                        PARAMETER       T FOR H0:
 VARIABLE    DF          ESTIMATE     PARAMETER=0          PROB > |T|

 INTERCEP     1        8.04343500         100.735              0.0001
 CHILD        1        0.02680237           5.386              0.0001
 EDUC         1        0.08676204          22.676              0.0001
 EXP          1        0.07009946          18.307              0.0001
 EXP2         1     -0.001186947          -11.029              0.0001
 MARRIED      1        0.04827354           2.647              0.0081
 SELFEMPL     1        0.03899459           1.752              0.0798
 AGRIMIN      1        0.11791402           2.724              0.0065
 ENTREC       1       -0.28245680          -1.721              0.0852
 FINANCE      1        0.22543220           5.179              0.0001
 MANUFAC      1        0.25698024           6.183              0.0001
 PERSERV      1       -0.15911060          -1.474              0.1407
 PROSERV      1        0.03413055           0.823              0.4107
 PUBADM       1        0.09392807           2.295              0.0218
 REPSERV      1        0.08750741           1.771              0.0765
 TRANSP       1        0.28440634           6.708              0.0001
 WSALE        1        0.13151010           2.315              0.0206
 ADMIN        1       -0.02445841          -0.054              0.9568
 CRAFT        1       -0.76445278          -2.387              0.0170
 MANAGER      1       -0.12420460          -0.776              0.4378
 OPLABOR      1       -0.95150563          -2.099              0.0359
 OPMACHIN     1        0.08765060           0.274              0.7838
 PROFESS      1       0.002894386           0.023              0.9817
 SERVICE      1       -0.03134753          -0.120              0.9043

 ACADEMY      1        0.15956512           5.143              0.0001
 ROTC         1       0.009298913           0.553              0.5800
 OCS          1      -0.005275828          -0.295              0.7683
 OTHERS       1       -0.04880776          -2.408              0.0161
```

TABLE F-10 REGRESSION RESULTS USING ACADEMY ROTC OCS MALE SAMPLE
MODEL 5W WEEKLY EARNINGS

```
                         ANALYSIS OF VARIANCE

                      SUM OF          MEAN
SOURCE       DF      SQUARES        SQUARE        F VALUE

MODEL        27    359.35809   13.30955885         62.749
ERROR      5816   1233.62133    0.21210821
C TOTAL    5843   1592.97942

    ROOT MSE      0.4605521       R-SQUARE         0.2256
    DEP MEAN       6.617333       ADJ R-SQ         0.2220
    C.V.           6.959784

                         PARAMETER ESTIMATES


                 PARAMETER       T FOR H0:
VARIABLE   DF     ESTIMATE     PARAMETER=0       PROB > |T|

INTERCEP    1    4.21690459         51.669           0.0001
CHILD       1    0.02841185          5.586           0.0001
EDUC        1    0.08812358         22.534           0.0001
EXP         1    0.05586155         14.273           0.0001
EXP2        1  -0.000898471         -8.168           0.0001
MARRIED     1    0.02671207          1.433           0.1519
SELFEMPL    1   0.000328921          0.014           0.9885
AGRIMIN     1    0.17356789          3.923           0.0001
ENTREC      1   -0.18817738         -1.122           0.2619
FINANCE     1    0.23394549          5.259           0.0001
MANUFAC     1    0.27587423          6.494           0.0001
PERSERV     1   -0.12261688         -1.111           0.2666
PROSERV     1    0.06090631          1.436           0.1510
PUBADM      1    0.10892997          2.604           0.0092
REPSERV     1    0.15295160          3.029           0.0025
TRANSP      1    0.35661084          8.229           0.0001
WSALE       1    0.14653963          2.524           0.0116
ADMIN       1  -0.004582230         -0.010           0.9921
CRAFT       1   -0.12289051         -0.375           0.7073
MANAGER     1   -0.19458762         -1.189           0.2344
OPLABOR     1   -0.97793129         -2.111           0.0348
OPMACHIN    1   -0.04130690         -0.127           0.8993
PROFESS     1   -0.09580499         -0.743           0.4576
SERVICE     1    0.02838054          0.106           0.9152

ACADEMY     1    0.16098694          5.076           0.0001
ROTC        1   0.008432348          0.491           0.6234
OCS         1   0.005116673          0.280           0.7799
OTHERS      1   -0.02843291         -1.372           0.1700
```

TABLE F-11 MEANS OF ANNUAL INCOME OF MALE VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
19	1	30000.000	.	30000.000	30000.000
24	1	6000.0000	.	6000.0000	6000.0000
26	5	20400.000	16949.926	6000.0000	48000.000
27	19	26775.052	19555.685	3900.0000	100000.00
28	41	24612.463	10531.499	4797.0000	56000.000
29	63	26871.587	11585.661	2400.0000	78000.000
30	63	29145.793	15481.137	2600.0000	100000.00
31	98	32464.816	16496.316	9000.0000	100000.00
32	100	32284.330	16710.325	2000.0000	100000.00
33	144	35316.666	18189.275	2700.0000	100000.00
34	119	36762.218	16293.563	7000.0000	100000.00
35	149	40107.510	15451.934	6000.0000	100000.00
36	193	41732.678	20047.993	10000.000	100000.00
37	224	41588.517	18274.912	3760.0000	100000.00
38	261	41919.341	18177.338	12000.000	100000.00
39	299	43031.297	17970.101	3000.0000	100000.00
40	229	47052.445	20529.587	11200.000	100000.00
41	224	46893.651	20341.975	12000.000	100000.00
42	201	47900.786	20030.023	15000.000	100000.00
43	164	46816.792	19980.663	15000.000	100000.00
44	150	49005.860	21420.671	4000.0000	100000.00
45	104	49422.653	18860.494	12000.000	100000.00
46	100	49139.900	21290.596	10400.000	100000.00
47	55	53498.000	21774.966	15000.000	100000.00
48	47	53013.148	22030.082	24000.000	100000.00
49	38	54787.947	18268.882	25000.000	100000.00
50	31	51458.290	22788.225	24000.000	100000.00
51	39	55086.358	21098.424	22050.000	100000.00
52	28	53578.821	26018.248	24000.000	100000.00
53	27	55348.148	26943.621	25000.000	100000.00
54	21	46127.428	15905.661	22500.000	80000.000
55	13	57700.000	24770.681	26000.000	100000.00
56	12	52305.250	25579.331	22897.000	100000.00
57	6	60141.666	39742.551	9600.0000	100000.00
58	4	57550.000	36533.226	5200.0000	90000.000
59	2	37000.000	24041.630	20000.000	54000.000
60	3	58766.666	30243.401	24000.000	79000.000
63	2	55500.000	27577.164	36000.000	75000.000

TABLE F-12 MEANS OF ANNUAL INCOME OF MALE CIVILIAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
20	1	6432.0000	.	6432.000	6432.000
22	8	15481.250	7796.608	5000.000	26700.00
23	13	12046.307	7212.897	2500.000	28000.00
24	27	24440.740	18531.26	5000.000	100000.0
25	30	17025.800	8582.476	1480.000	35000.00
26	35	21547.485	11183.67	2400.000	51600.00
27	49	22576.326	13824.10	2500.000	93600.00
28	50	26806.040	12307.24	1200.000	78000.00
29	40	27406.250	16774.17	5000.000	86000.00
30	59	30669.067	16882.48	9475.000	100000.0
31	45	26475.555	11890.93	7500.000	70000.00
32	56	33634.428	19643.41	6500.000	100000.0
33	79	36572.481	21095.88	6700.000	100000.0
34	116	34241.465	17071.05	5000.000	100000.0
35	114	36006.078	14329.72	10000.00	100000.0
36	131	38114.580	17628.80	9350.000	100000.0
37	161	41782.360	19559.79	10000.00	100000.0
38	180	43212.900	20245.87	6000.000	100000.0
39	174	45551.385	21796.81	4300.000	100000.0
40	131	44829.862	21357.72	15000.00	100000.0
41	120	50818.066	24462.02	8490.000	100000.0
42	104	45372.855	19562.14	10000.00	100000.0
43	141	51110.808	22388.08	6400.000	100000.0
44	90	47393.900	22685.45	4200.000	100000.0
45	83	49880.795	22404.53	7000.000	100000.0
46	81	52771.395	22870.20	14500.00	100000.0
47	74	55648.527	23015.74	5727.000	100000.0
48	68	52140.132	22627.85	12000.00	100000.0
49	64	55415.687	23743.17	22000.00	100000.0
50	65	52617.230	24318.22	10000.00	100000.0
51	43	53741.232	23708.13	22000.00	100000.0
52	29	52381.517	22780.69	12000.00	100000.0
53	25	56213.080	24090.66	25000.00	100000.0
54	19	55920.736	28072.45	17000.00	100000.0
55	30	57055.666	27182.33	6240.000	100000.0
56	12	43174.166	20035.99	18000.00	100000.0
57	5	84733.800	21130.10	49669.00	100000.0
58	3	80666.666	25324.55	52000.00	100000.0
59	4	77512.500	22621.90	56000.00	99000.00
60	4	58500.000	37509.99	13000.00	100000.0
61	1	80000.000	.	80000.00	80000.00

FIGURE F-1 PLOT OF MEANS OF ANNUAL INCOME OF MALE-VETERAN AND MALE-CIVILIAN VS AGE

MENVET*AGE IS V MENCIV*AGE IS C

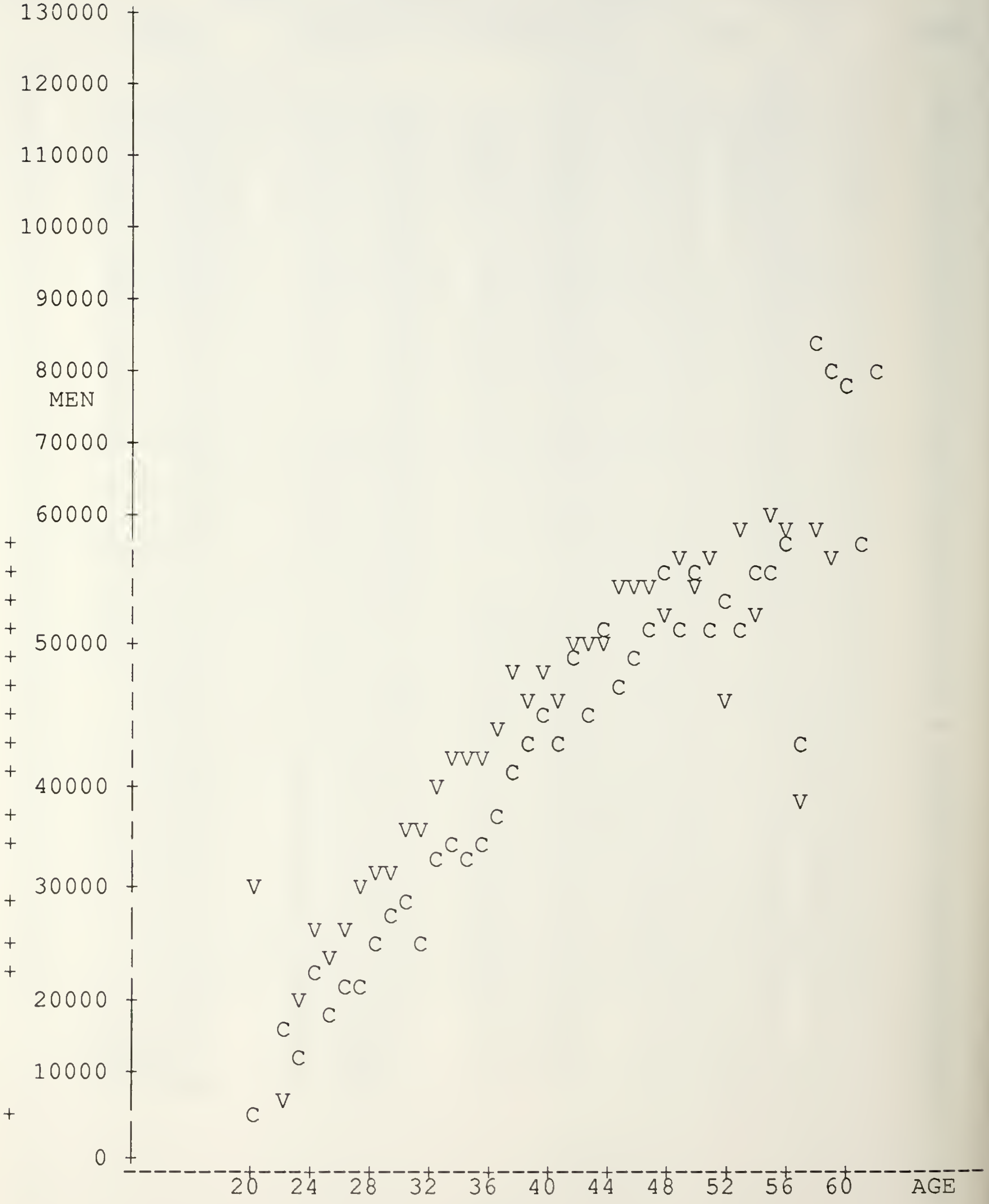


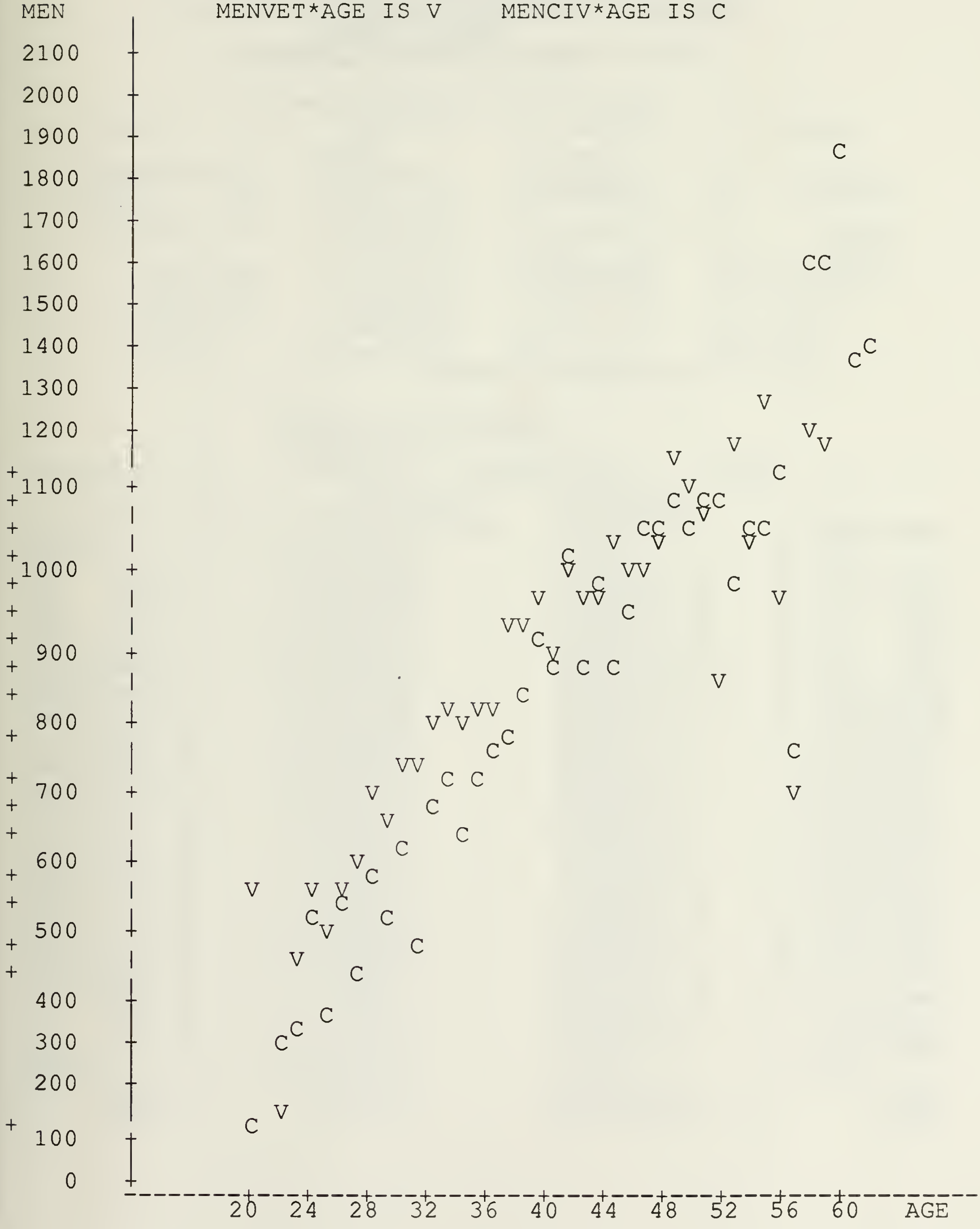
TABLE F-13 MEANS OF WEEKLY INCOME OF MALE VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
19	1	577.000	.	577.000	577.000
24	1	125.000	.	125.000	125.000
26	5	479.400	196.460	247.000	750.000
27	19	577.631	492.277	75.0000	2500.00
28	41	498.292	221.156	160.000	1400.00
29	63	561.730	231.364	111.000	1500.00
30	63	599.365	319.153	250.000	2500.00
31	98	685.979	533.412	200.000	3750.00
32	100	666.180	314.098	200.000	2000.00
33	144	718.506	396.822	212.000	3000.00
34	119	727.411	390.609	180.000	3500.00
35	149	801.429	353.650	200.000	2888.00
36	193	830.663	443.854	150.000	3200.00
37	224	808.723	364.504	190.000	2000.00
38	261	831.973	396.774	217.000	3000.00
39	299	846.441	446.188	55.0000	3900.00
40	229	937.449	541.923	100.000	3999.00
41	224	935.745	498.226	70.0000	3600.00
42	201	954.228	467.313	275.000	3999.00
43	164	908.756	461.191	65.0000	3200.00
44	150	984.940	523.415	250.000	3333.00
45	104	953.750	409.132	250.000	3000.00
46	100	960.010	439.441	200.000	2600.00
47	55	1046.54	542.545	160.000	3300.00
48	47	1016.38	463.124	300.000	2500.00
49	38	994.921	308.949	400.000	2030.00
50	31	1035.87	542.021	500.000	2925.00
51	39	1123.84	654.473	60.0000	3500.00
52	28	1101.57	630.922	481.000	3000.00
53	27	1068.81	629.630	450.000	3173.00
54	21	855.714	267.840	400.000	1307.00
55	13	1157.69	578.016	450.000	2500.00
56	12	1027.33	763.502	300.000	3000.00
57	6	1250.83	960.574	200.000	2500.00
58	4	962.500	576.447	100.000	1300.00
59	2	700.000	424.264	400.000	1000.00
60	3	1201.66	646.960	460.000	1650.00
63	2	1175.00	388.908	900.000	1450.00

TABLE F-14 MEANS OF WEEKLY INCOME OF MALE CIVILIAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
20	1	134.000	.	134.000	134.000
22	8	315.625	146.420	200.000	570.000
23	13	333.076	283.126	160.000	1140.00
24	27	539.888	532.324	162.000	3000.00
25	30	371.266	141.788	103.000	700.000
26	35	555.285	527.178	200.000	3333.00
27	49	472.040	258.823	125.000	1800.00
28	50	587.960	292.554	100.000	1650.00
29	40	533.175	354.323	200.000	2000.00
30	59	639.237	442.240	165.000	3200.00
31	45	503.377	207.933	125.000	1300.00
32	56	706.928	442.949	90.0000	3000.00
33	79	742.101	502.737	136.000	3000.00
34	116	673.681	394.818	110.000	3500.00
35	114	719.736	335.152	200.000	2500.00
36	131	760.625	399.526	275.000	3200.00
37	161	799.763	397.793	220.000	2500.00
38	180	858.000	521.014	250.000	3500.00
39	174	937.465	575.655	200.000	3999.00
40	131	883.519	499.651	200.000	3365.00
41	120	1045.39	698.564	160.000	3999.00
42	104	893.740	467.263	200.000	3000.00
43	141	998.368	561.061	160.000	3999.00
44	90	897.233	514.949	100.000	3000.00
45	83	964.951	463.743	85.0000	3000.00
46	81	1061.20	568.514	100.000	3000.00
47	74	1070.54	673.021	81.0000	3999.00
48	68	1104.00	654.280	300.000	3800.00
49	64	1059.15	544.969	246.000	3000.00
50	65	1101.73	760.595	200.000	3999.00
51	43	1100.16	731.519	250.000	3500.00
52	29	999.551	554.401	200.000	2500.00
53	25	1061.32	427.792	300.000	2000.00
54	19	1051.63	611.040	300.000	2200.00
55	30	1145.86	766.164	130.000	3750.00
56	12	779.500	439.135	330.000	2000.00
57	5	1594.00	350.257	1070.00	2000.00
58	3	1600.00	529.150	1000.00	2000.00
59	4	1881.25	657.449	975.000	2550.00
60	4	1350.00	506.622	900.000	2000.00
61	1	1400.00	.	1400.00	1400.00

FIGURE F-2 PLOT OF MEANS OF WEEKLY INCOME OF MALE-VETERAN AND MALE-CIVILIAN VS AGE



APPENDIX G

TABLE G-1 REGRESSION RESULTS USING VET
FEMALE SAMPLE
MODEL 1A ANNUAL EARNINGS

```
                         ANALYSIS OF VARIANCE

                          SUM OF           MEAN
SOURCE        DF         SQUARES         SQUARE           F VALUE

MODEL         21     33.56960664     1.59855270             7.452
ERROR        810       173.74884     0.21450474
C TOTAL      831       207.31845

    ROOT MSE           0.4631466       R-SQUARE            0.1619
    DEP MEAN            10.17789       ADJ R-SQ            0.1402
    C.V.                4.550518

                         PARAMETER ESTIMATES


                      PARAMETER       T FOR H0:
VARIABLE   DF          ESTIMATE     PARAMETER=0       PROB > |T|

INTERCEP    1        8.39421403          40.255           0.0001
CHILD       1       -0.03620942          -2.019           0.0438
EDUC        1        0.05110301           5.268           0.0001
EXP         1        0.05109083           5.631           0.0001
EXP2        1      -0.001020650          -3.488           0.0005
MARRIED     1      -0.006040085          -0.171           0.8644
SELFEMPL    1        0.01726129           0.191           0.8487
AGRIMIN     1        0.54442969           3.954           0.0001
ENTREC      1        0.20258482           0.579           0.5628
FINANCE     1        0.30372031           2.124           0.0340
MANUFAC     1        0.60614452           4.355           0.0001
PERSERV     1        0.64456892           1.348           0.1782
PROSERV     1        0.50331777           4.207           0.0001
PUBADM      1        0.53006911           4.302           0.0001
REPSERV     1        0.35216650           2.430           0.0153
TRANSP      1        0.79027503           5.337           0.0001
WSALE       1        0.39620709           1.658           0.0978
ADMIN       1       -0.43732543          -0.937           0.3492
MANAGER     1       -0.35563402          -0.763           0.4458
PROFESS     1        0.34329568           1.459           0.1448

VET         1       -0.04514325          -1.308           0.1911
WHITE       1       0.005973864           0.142           0.8869
```

TABLE G-2 REGRESSION RESULTS USING VET
FEMALE SAMPLE
MODEL 1W WEEKLY EARNINGS

```
                          ANALYSIS OF VARIANCE

                      SUM OF           MEAN
    SOURCE     DF     SQUARES          SQUARE          F VALUE

    MODEL      21   27.09146623    1.29006982           6.231
    ERROR     810     167.71034    0.20704981
    C TOTAL   831     194.80181

        ROOT MSE      0.4550273      R-SQUARE          0.1391
        DEP MEAN       6.288448      ADJ R-SQ          0.1168
        C.V.           7.235924

                          PARAMETER ESTIMATES


                    PARAMETER      T FOR H0:
VARIABLE  DF         ESTIMATE     PARAMETER=0        PROB > |T|

INTERCEP   1       4.65830514          22.738            0.0001
CHILD      1      -0.02743089          -1.557            0.1199
EDUC       1       0.05369390           5.634            0.0001
EXP        1       0.03548559           3.981            0.0001
EXP2       1     -0.000594261          -2.067            0.0390
MARRIED    1       0.03183744           0.917            0.3595
SELFEMPL   1      0.001549365           0.017            0.9861
AGRIMIN    1       0.54837694           4.054            0.0001
ENTREC     1       0.09432182           0.274            0.7839
FINANCE    1       0.32497695           2.313            0.0210
MANUFAC    1       0.65668910           4.802            0.0001
PERSERV    1       0.59954759           1.276            0.2024
PROSERV    1       0.45501847           3.871            0.0001
PUBADM     1       0.43124705           3.562            0.0004
REPSERV    1       0.44045376           3.094            0.0020
TRANSP     1       0.72196586           4.963            0.0001
WSALE      1       0.34963117           1.489            0.1369
ADMIN      1      -0.40530435          -0.884            0.3772
MANAGER    1      -0.33466880          -0.731            0.4652
PROFESS    1      -0.11374570          -0.492            0.6227

VET        1      -0.06679631          -1.971            0.0491
WHITE      1      -0.05667131          -1.374            0.1698
```

TABLE G-3 REGRESSION RESULTS USING AFVET ARMYVET MCVET NAVYVET
FEMALE SAMPLE
MODEL 2A ANNUAL EARNINGS

```
                           ANALYSIS OF VARIANCE

                         SUM OF           MEAN
    SOURCE     DF       SQUARES         SQUARE         F VALUE

    MODEL      23   35.04466819     1.52368123           7.146
    ERROR     808     172.27378     0.21321012
    C TOTAL   831     207.31845

        ROOT MSE    0.4617468       R-SQUARE          0.1690
        DEP MEAN     10.17789       ADJ R-SQ          0.1454
        C.V.         4.536765

                           PARAMETER ESTIMATES


                   PARAMETER      T FOR H0:
VARIABLE  DF        ESTIMATE    PARAMETER=0       PROB > |T|

INTERCEP   1      8.40147972         41.141           0.0001
CHILD      1     -0.03376922         -1.917           0.0556
EDUC       1      0.05198784          5.356           0.0001
EXP        1      0.05098620          5.637           0.0001
EXP2       1    -0.001024731         -3.513           0.0005
MARRIED    1    -0.008420243         -0.240           0.8102
SELFEMPL   1      0.02224742          0.246           0.8060
AGRIMIN    1      0.52697896          3.840           0.0001
ENTREC     1      0.18779213          0.539           0.5901
FINANCE    1      0.31386382          2.198           0.0282
MANUFAC    1      0.59149003          4.258           0.0001
PERSERV    1      0.54580950          1.141           0.2542
PROSERV    1      0.48362622          4.046           0.0001
PUBADM     1      0.51573090          4.197           0.0001
REPSERV    1      0.34007474          2.352           0.0189
TRANSP     1      0.78826840          5.344           0.0001
WSALE      1      0.39127345          1.642           0.1011
ADMIN      1     -0.43806876         -0.941           0.3468
MANAGER    1     -0.30052642         -0.645           0.5191
PROFESS    1      0.34639759          1.478           0.1397

AFVET      1      0.04021686          0.831           0.4060
ARMYVET    1     -0.09346412         -2.040           0.0417
MCVET      1     -0.17463415         -1.682           0.0929
NAVYVET    1     -0.06072011         -0.766           0.4436
```

TABLE G-4 REGRESSION RESULTS USING AFVET ARMYVET MCVET NAVYVET
FEMALE SAMPLE
MODEL 2W WEEKLY EARNINGS

```
                           ANALYSIS OF VARIANCE

                         SUM OF            MEAN
  SOURCE      DF        SQUARES          SQUARE          F VALUE

  MODEL       23    28.01285291      1.21795013            5.900
  ERROR      808      166.78896      0.20642198
  C TOTAL    831      194.80181

      ROOT MSE        0.4543369        R-SQUARE           0.1438
      DEP MEAN         6.288448        ADJ R-SQ           0.1194
      C.V.             7.224945

                           PARAMETER ESTIMATES


                    PARAMETER       T FOR H0:
VARIABLE   DF        ESTIMATE     PARAMETER=0        PROB > |T|

INTERCEP    1      4.59587315          22.873            0.0001
CHILD       1     -0.01985908          -1.146            0.2522
EDUC        1      0.05512470           5.771            0.0001
EXP         1      0.03527706           3.964            0.0001
EXP2        1    -0.000601363          -2.095            0.0365
MARRIED     1      0.02382464           0.691            0.4898
SELFEMPL    1      0.01153878           0.130            0.8970
AGRIMIN     1      0.54760798           4.055            0.0001
ENTREC      1      0.11424271           0.333            0.7391
FINANCE     1      0.34289652           2.440            0.0149
MANUFAC     1      0.64850714           4.745            0.0001
PERSERV     1      0.50829457           1.080            0.2805
PROSERV     1      0.44949479           3.822            0.0001
PUBADM      1      0.43154079           3.569            0.0004
REPSERV     1      0.44111510           3.100            0.0020
TRANSP      1      0.73520578           5.065            0.0001
WSALE       1      0.34494878           1.471            0.1417
ADMIN       1     -0.42487656          -0.928            0.3537
MANAGER     1     -0.29155448          -0.636            0.5250
PROFESS     1     -0.12537281          -0.544            0.5868

AFVET       1      0.01123582           0.236            0.8134
ARMYVET     1     -0.11715054          -2.599            0.0095
MCVET       1     -0.15191467          -1.487            0.1373
NAVYVET     1     -0.13251609          -1.700            0.0895
```

TABLE G-5 REGRESSION RESULTS USING XFRVET VET
FEMALE SAMPLE
MODEL 3A ANNUAL EARNINGS

```
                            ANALYSIS OF VARIANCE

                         SUM OF            MEAN
SOURCE       DF         SQUARES          SQUARE         F VALUE

MODEL        21     33.62163024      1.60103001           7.466
ERROR       810       173.69682      0.21444052
C TOTAL     831       207.31845

    ROOT MSE          0.4630772        R-SQUARE          0.1622
    DEP MEAN           10.17789        ADJ R-SQ          0.1405
    C.V.               4.549836

                            PARAMETER ESTIMATES


                     PARAMETER       T FOR H0:
VARIABLE   DF         ESTIMATE     PARAMETER=0         PROB > |T|

INTERCEP    1       8.40119212          41.122             0.0001
CHILD       1      -0.03639880          -2.065             0.0392
EDUC        1       0.05117257           5.277             0.0001
EXP         1       0.05103072           5.625             0.0001
EXP2        1     -0.001019847          -3.486             0.0005
MARRIED     1     -0.004894885          -0.139             0.8892
SELFEMPL    1       0.01596039           0.176             0.8600
AGRIMIN     1       0.53962779           3.925             0.0001
ENTREC      1       0.19703252           0.564             0.5730
FINANCE     1       0.30189237           2.115             0.0347
MANUFAC     1       0.60670059           4.360             0.0001
PERSERV     1       0.62595646           1.305             0.1922
PROSERV     1       0.49938389           4.173             0.0001
PUBADM      1       0.52763998           4.289             0.0001
REPSERV     1       0.35061706           2.421             0.0157
TRANSP      1       0.78757231           5.326             0.0001
WSALE       1       0.39575097           1.656             0.0981
ADMIN       1      -0.43721131          -0.937             0.3491
MANAGER     1      -0.37048742          -0.793             0.4279
PROFESS     1       0.34485061           1.467             0.1426

XFRVET      1       0.02806189           0.513             0.6083
VET         1      -0.05606417          -1.368             0.1716
```

TABLE G-6 REGRESSION RESULTS USING XFRVET VET
FEMALE SAMPLE
MODEL 3W WEEKLY EARNINGS

```
                          ANALYSIS OF VARIANCE

                          SUM OF           MEAN
    SOURCE      DF       SQUARES         SQUARE          F VALUE

    MODEL       21   27.68373265     1.31827298            6.390
    ERROR      810     167.11808     0.20631861
    C TOTAL    831     194.80181

        ROOT MSE       0.4542231       R-SQUARE           0.1421
        DEP MEAN        6.288448       ADJ R-SQ           0.1199
        C.V.            7.223135

                          PARAMETER ESTIMATES


                    PARAMETER       T FOR H0:
VARIABLE  DF         ESTIMATE     PARAMETER=0      PROB > |T|

INTERCEP   1       4.60642803          22.987          0.0001
CHILD      1      -0.02170507          -1.256          0.2096
EDUC       1       0.05455157           5.735          0.0001
EXP        1       0.03506777           3.941          0.0001
EXP2       1     -0.000595462          -2.075          0.0383
MARRIED    1       0.02884504           0.837          0.4028
SELFEMPL   1     -0.001823847          -0.021          0.9836
AGRIMIN    1       0.54730777           4.059          0.0001
ENTREC     1       0.10966199           0.320          0.7491
FINANCE    1       0.33417596           2.387          0.0172
MANUFAC    1       0.66607627           4.880          0.0001
PERSERV    1       0.52401844           1.114          0.2656
PROSERV    1       0.44893672           3.825          0.0001
PUBADM     1       0.43489078           3.604          0.0003
REPSERV    1       0.44367330           3.124          0.0018
TRANSP     1       0.72555049           5.002          0.0001
WSALE      1       0.34295216           1.463          0.1438
ADMIN      1      -0.43078943          -0.941          0.3469
MANAGER    1      -0.40548534          -0.885          0.3764
PROFESS    1      -0.12581951          -0.546          0.5853

XFRVET     1       0.11719994           2.183          0.0293
VET        1      -0.12134934          -3.020          0.0026
```

TABLE G-7 REGRESSION RESULTS USING AFTRAN ARMYTRAN MCTRAN NAVYTRAN
FEMALE SAMPLE
MODEL 4A ANNUAL EARNINGS

```
                        ANALYSIS OF VARIANCE

                    SUM OF          MEAN
SOURCE     DF      SQUARES        SQUARE        F VALUE

MODEL      23  33.60755879    1.46119821          6.797
ERROR     808    173.71089    0.21498873
C TOTAL   831    207.31845

    ROOT MSE     0.4636688      R-SQUARE         0.1621
    DEP MEAN      10.17789      ADJ R-SQ         0.1383
    C.V.          4.555648

                        PARAMETER ESTIMATES


                 PARAMETER      T FOR H0:
VARIABLE  DF      ESTIMATE    PARAMETER=0     PROB > |T|

INTERCEP   1    8.40449134         41.059         0.0001
CHILD      1   -0.03551308         -2.010         0.0448
EDUC       1    0.04998426          5.155         0.0001
EXP        1    0.04958563          5.480         0.0001
EXP2       1  -0.000975456         -3.343         0.0009
MARRIED    1  -0.006007282         -0.171         0.8645
SELFEMPL   1    0.01320384          0.145         0.8844
AGRIMIN    1    0.55312016          4.022         0.0001
ENTREC     1    0.22196307          0.636         0.5253
FINANCE    1    0.31139445          2.172         0.0301
MANUFAC    1    0.60279303          4.325         0.0001
PERSERV    1    0.59006293          1.224         0.2215
PROSERV    1    0.51315663          4.302         0.0001
PUBADM     1    0.53718596          4.367         0.0001
REPSERV    1    0.36206745          2.496         0.0128
TRANSP     1    0.80184396          5.420         0.0001
WSALE      1    0.40964764          1.714         0.0869
ADMIN      1   -0.42535949         -0.911         0.3628
MANAGER    1   -0.31767027         -0.675         0.5000
PROFESS    1    0.35443837          1.507         0.1322

AFTRAN     1    0.03488912          0.532         0.5949
ARMYTRAN   1   -0.07418256         -1.054         0.2920
NAVYTRAN   1    0.04424305          0.351         0.7257
MCTRAN     1   -0.09168420         -0.511         0.6098
```

TABLE G-8 REGRESSION RESULTS USING AFTRAN ARMYTRAN MCTRAN NAVYTRAN
FEMALE SAMPLE
MODEL 4W WEEKLY EARNINGS

```
                         ANALYSIS OF VARIANCE

                      SUM OF         MEAN
 SOURCE      DF      SQUARES        SQUARE          F VALUE

 MODEL       23  26.19779578    1.13903460            5.459
 ERROR      808    168.60401    0.20866833
 C TOTAL    831    194.80181

     ROOT MSE      0.4568023       R-SQUARE          0.1345
     DEP MEAN       6.288448       ADJ R-SQ          0.1098
     C.V.            7.26415

                         PARAMETER ESTIMATES


                  PARAMETER       T FOR H0:
VARIABLE  DF       ESTIMATE     PARAMETER=0        PROB > |T|

INTERCEP   1     4.60328171          22.827            0.0001
CHILD      1    -0.01912554          -1.099            0.2722
EDUC       1     0.05248346           5.495            0.0001
EXP        1     0.03205821           3.597            0.0003
EXP2       1   -0.000500570          -1.741            0.0820
MARRIED    1     0.02316346           0.668            0.5042
SELFEMPL   1   -0.002072688          -0.023            0.9815
AGRIMIN    1     0.57307366           4.230            0.0001
ENTREC     1     0.16819780           0.489            0.6251
FINANCE    1     0.34635688           2.452            0.0144
MANUFAC    1     0.66295902           4.828            0.0001
PERSERV    1     0.49530536           1.043            0.2975
PROSERV    1     0.48145701           4.097            0.0001
PUBADM     1     0.45628891           3.765            0.0002
REPSERV    1     0.46470536           3.252            0.0012
TRANSP     1     0.75086596           5.151            0.0001
WSALE      1     0.37644759           1.599            0.1102
ADMIN      1    -0.40156184          -0.873            0.3832
MANAGER    1    -0.35424258          -0.764            0.4452
PROFESS    1    -0.10478164          -0.452            0.6512

AFTRAN     1     0.08388718           1.298            0.1945
ARMYTRAN   1    -0.04117138          -0.594            0.5527
NAVYTRAN   1     0.04041371           0.325            0.7449
MCTRAN     1     0.02965107           0.168            0.8669
```

TABLE G-9 REGRESSION RESULTS USING ACADEMY ROTC OCS
FEMALE SAMPLE
MODEL 5A ANNUAL EARNINGS

```
                         ANALYSIS OF VARIANCE

                        SUM OF          MEAN
SOURCE     DF          SQUARES        SQUARE        F VALUE

MODEL      23      38.87808756    1.69035163          8.109
ERROR     808        168.44036    0.20846579
C TOTAL   831        207.31845

    ROOT MSE         0.4565805      R-SQUARE         0.1875
    DEP MEAN          10.17789      ADJ R-SQ         0.1644
    C.V.              4.486005

                         PARAMETER ESTIMATES


                     PARAMETER       T FOR H0:
VARIABLE  DF          ESTIMATE     PARAMETER=0        PROB > |T|

INTERCEP   1        8.65680951          41.496            0.0001
CHILD      1       -0.03552118          -2.039            0.0418
EDUC       1        0.04888769           5.104            0.0001
EXP        1        0.03591480           3.742            0.0002
EXP2       1      -0.000671514          -2.234            0.0258
MARRIED    1       -0.01063346          -0.307            0.7588
SELFEMPL   1       0.003589427           0.040            0.9679
AGRIMIN    1        0.51548932           3.808            0.0002
ENTREC     1        0.32856251           0.953            0.3407
FINANCE    1        0.27885951           1.971            0.0491
MANUFAC    1        0.58079042           4.230            0.0001
PERSERV    1        0.65632590           1.386            0.1661
PROSERV    1        0.42946898           3.612            0.0003
PUBADM     1        0.48086930           3.953            0.0001
REPSERV    1        0.27700536           1.926            0.0544
TRANSP     1        0.77992467           5.346            0.0001
WSALE      1        0.31310562           1.296            0.1954
ADMIN      1       -0.51145231          -1.111            0.2670
MANAGER    1       -0.47404832          -1.032            0.3022
PROFESS    1        0.27580872           1.188            0.2352

ACADEMY    1        0.22835063           0.819            0.4131
ROTC       1       -0.32326372          -4.696            0.0001
OCS        1       -0.13979234          -2.360            0.0185
OTHERS     1       -0.09851024          -2.033            0.0423
```

TABLE G-10 REGRESSION RESULTS USING ACADEMY ROTC OCS
FEMALE SAMPLE
MODEL 5W WEEKLY EARNINGS

```
                         ANALYSIS OF VARIANCE

                           SUM OF          MEAN
   SOURCE      DF         SQUARES        SQUARE        F VALUE

   MODEL       23     29.26946945    1.27258563          6.212
   ERROR      808       165.53234    0.20486676
   C TOTAL    831       194.80181

       ROOT MSE         0.4526221      R-SQUARE         0.1503
       DEP MEAN          6.288448      ADJ R-SQ         0.1261
       C.V.              7.197676

                         PARAMETER ESTIMATES


                      PARAMETER      T FOR H0:
VARIABLE  DF           ESTIMATE    PARAMETER=0      PROB > |T|

INTERCEP   1         4.80218985         23.220          0.0001
CHILD      1        -0.02089212         -1.210          0.2268
EDUC       1         0.05108017          5.380          0.0001
EXP        1         0.02265321          2.381          0.0175
EXP2       1       -0.000298115         -1.000          0.3174
MARRIED    1         0.01799677          0.524          0.6002
SELFEMPL   1       -0.008218390         -0.093          0.9260
AGRIMIN    1         0.55051930          4.102          0.0001
ENTREC     1         0.23626651          0.691          0.4895
FINANCE    1         0.31847338          2.270          0.0234
MANUFAC    1         0.64441176          4.735          0.0001
PERSERV    1         0.57625737          1.228          0.2199
PROSERV    1         0.42129688          3.575          0.0004
PUBADM     1         0.41318595          3.426          0.0006
REPSERV    1         0.40179935          2.818          0.0049
TRANSP     1         0.73577254          5.087          0.0001
WSALE      1         0.27240041          1.137          0.2558
ADMIN      1        -0.46673812         -1.023          0.3068
MANAGER    1        -0.46537419         -1.022          0.3069
PROFESS    1        -0.17017095         -0.739          0.4599

ACADEMY    1         0.33731631          1.220          0.2227
ROTC       1        -0.24638118         -3.610          0.0003
OCS        1        -0.08547008         -1.455          0.1460
OTHERS     1        -0.08456996         -1.761          0.0786
```

TABLE G-11 MEANS OF ANNUAL INCOME OF FEMALE VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
26	5	15267.4000	5112.085	10400.000	23000.000
27	5	18200.0000	11189.28	6000.0000	34000.000
28	9	22446.4444	11336.05	3900.0000	46800.000
29	16	20795.9375	9465.509	5000.0000	33600.000
30	14	22846.4285	5135.115	11000.000	31600.000
31	18	30065.3333	20994.83	13500.000	100000.00
32	16	26865.9375	11541.09	14000.000	57200.000
33	26	31485.8461	15223.69	5000.0000	70200.000
34	15	25283.3333	9888.479	7500.0000	52800.000
35	21	29441.8571	17467.54	12000.000	100000.00
36	21	28397.9047	9827.987	11500.000	52000.000
37	34	30861.5882	14723.33	11840.000	100000.00
38	17	34200.0000	19729.92	11000.000	100000.00
39	12	30334.6666	12979.07	11000.000	57000.000
40	15	35629.2666	15323.79	21000.000	82680.000
41	9	29851.6666	10481.52	16000.000	50000.000
42	16	24368.0625	9470.416	6000.0000	45700.000
43	5	34860.0000	6023.952	28500.000	41600.000
44	6	23033.6666	7148.571	10400.000	30000.000
45	4	47725.0000	17254.05	25900.000	63000.000
46	5	32892.0000	12165.37	26000.000	54560.000
47	4	30500.0000	13820.27	12000.000	45000.000
48	4	27000.0000	10000.00	16000.000	40000.000
49	2	25850.0000	1626.345	24700.000	27000.000
50	3	51000.0000	14525.83	36000.000	65000.000
51	2	37000.0000	1414.213	36000.000	38000.000
52	1	38220.0000	.	38220.000	38220.000
54	1	35000.0000	.	35000.000	35000.000
55	2	32775.5000	1096.722	32000.000	33551.000

TABLE G-12 MEANS OF ANNUAL INCOME OF FEMALE CIVILIAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
.	1	23859.000	.	23859.00	23859.00
22	5	12484.000	11664.205	1540.000	25000.00
23	6	11559.666	9212.9179	2600.000	28670.00
24	9	32579.777	26290.901	8000.000	90000.00
25	10	20980.000	7547.0082	11400.00	36000.00
26	15	20606.000	8848.0004	8000.000	45000.00
27	14	31261.857	22390.753	11500.00	100000.0
28	13	18263.076	4890.3055	9600.000	24000.00
29	23	29035.652	12926.359	9100.000	70000.00
30	23	27184.086	17711.329	13000.00	100000.0
31	24	41429.333	26222.022	16000.00	100000.0
32	36	26068.888	13528.871	8500.000	75000.00
33	30	26592.433	9971.0049	6000.000	49000.00
34	35	27466.714	8840.9402	12000.00	56000.00
35	25	29467.200	14419.062	9000.000	70000.00
36	32	32641.406	17278.264	15000.00	100000.0
37	36	28060.138	15452.915	10000.00	100000.0
38	30	32518.866	22126.288	7250.000	100000.0
39	35	32052.285	18382.675	5400.000	100000.0
40	12	29118.333	7484.9446	16500.00	40000.00
41	11	33690.909	9786.2612	24000.00	52000.00
42	8	33568.625	10995.230	20000.00	50000.00
43	26	34434.423	16803.428	17000.00	96368.00
44	19	28173.894	9766.6274	10000.00	54080.00
45	5	36060.000	30316.134	4500.000	85800.00
46	10	39899.000	16147.507	18240.00	75000.00
47	5	46720.000	30538.369	24000.00	100000.0
48	5	32700.000	11388.590	22000.00	51000.00
49	3	32800.000	3274.1411	30000.00	36400.00
50	3	44782.333	2882.6700	41797.00	47550.00
51	3	43161.333	20339.372	27000.00	66000.00
52	2	40500.000	2121.3203	39000.00	42000.00
53	5	32661.800	8611.2517	20000.00	44286.00
54	3	57581.333	18601.275	41600.00	78000.00
55	1	31500.000	.	31500.00	31500.00
57	1	30000.000	.	30000.00	30000.00
63	1	32000.000	.	32000.00	32000.00

FIGURE G-1 PLOT OF MEANS OF ANNUAL INCOME OF FEMALE-VETERAN AND FEMALE-CIVILIAN VS AGE

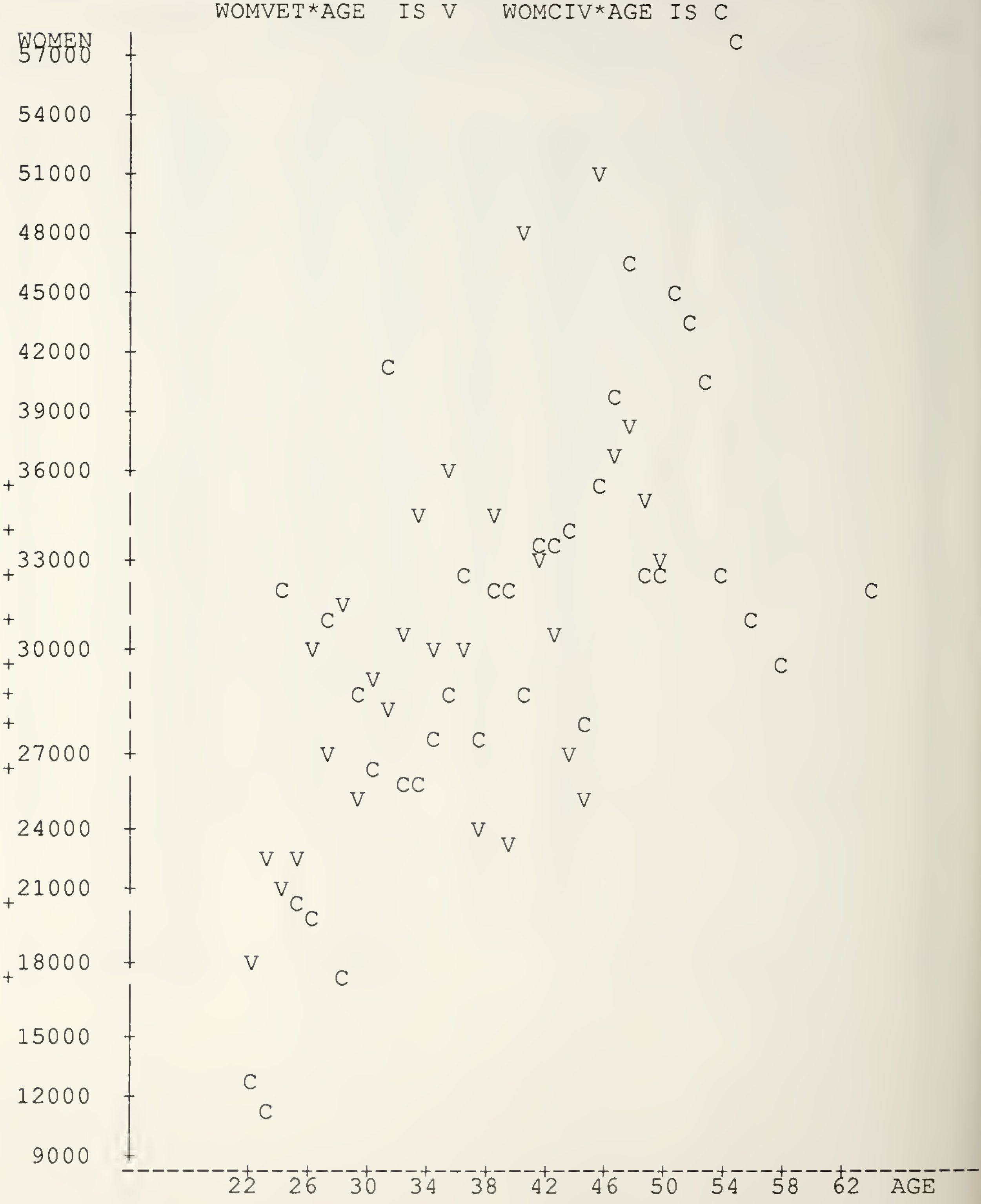


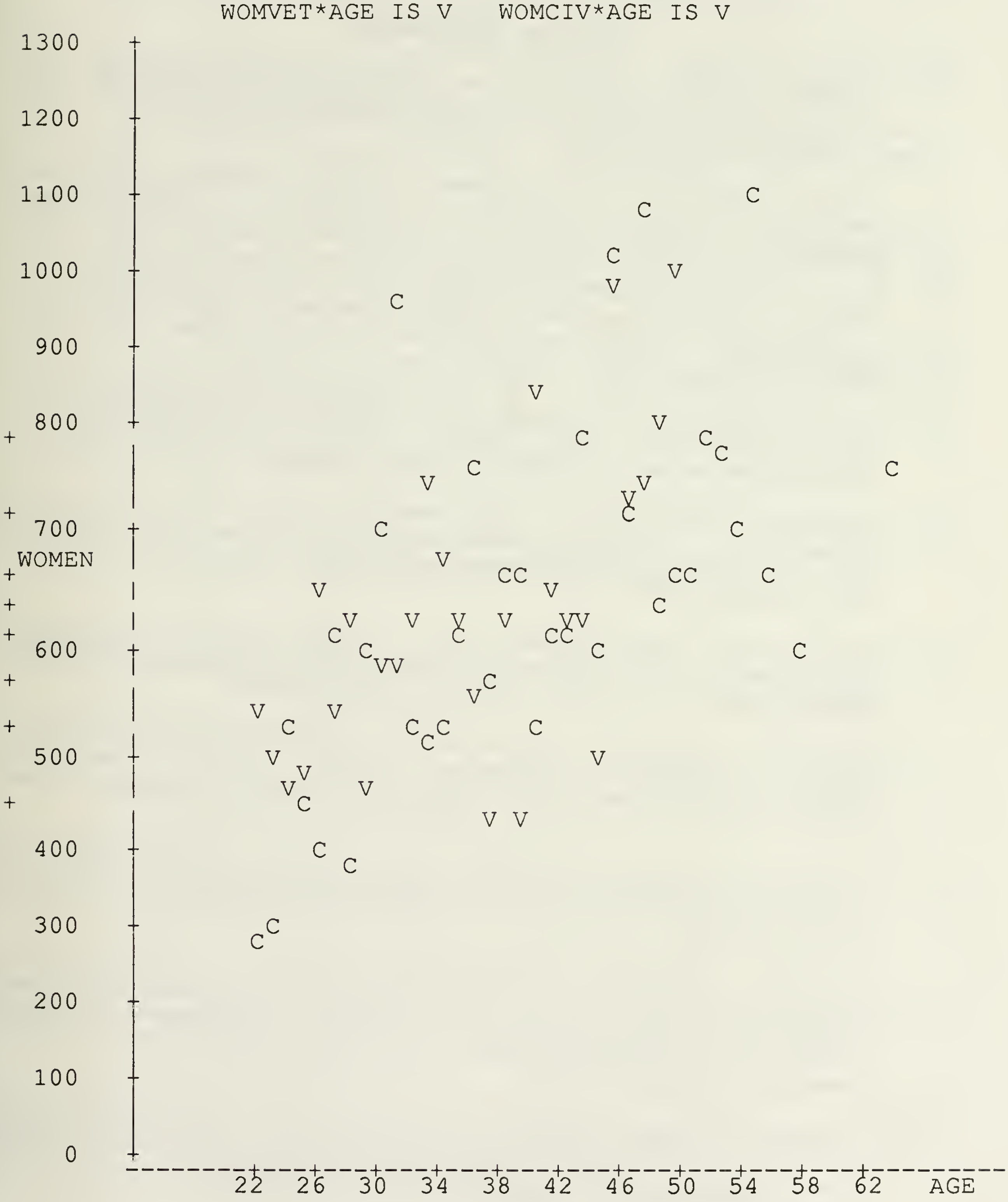
TABLE G-13 MEANS OF WEEKLY INCOME OF FEMALE VETERAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
26	5	322.000	86.7179	200.000	400.000
27	5	548.600	151.409	378.000	780.000
28	9	500.777	185.567	325.000	936.000
29	16	454.812	204.069	125.000	800.000
30	14	485.000	146.930	200.000	700.000
31	18	644.666	558.296	250.000	2600.00
32	16	532.000	240.349	250.000	1100.00
33	26	620.884	285.010	300.000	1350.00
34	15	458.800	154.690	150.000	693.000
35	21	584.238	393.630	185.000	2200.00
36	21	572.142	225.543	150.000	1078.00
37	34	626.529	361.175	228.000	2385.00
38	17	745.117	528.311	300.000	2660.00
39	12	654.666	267.421	300.000	1100.00
40	15	623.666	300.199	375.000	1590.00
41	9	567.222	245.472	315.000	1000.00
42	16	437.250	169.092	100.000	685.000
43	5	621.400	114.082	500.000	800.000
44	6	434.500	153.562	200.000	650.000
45	4	834.250	445.823	400.000	1237.00
46	5	630.000	329.013	350.000	1200.00
47	4	612.500	103.077	500.000	750.000
48	4	612.500	283.945	300.000	900.000
49	2	507.500	45.9619	475.000	540.000
50	3	981.000	243.579	700.000	1132.00
51	2	725.000	35.3553	700.000	750.000
52	1	735.000	.	735.000	735.000
54	1	800.000	.	800.000	800.000
55	2	998.500	492.853	650.000	1347.00

TABLE G-14 MEANS OF WEEKLY INCOME OF FEMALE CIVILIAN SAMPLE BY AGE

AGE	N	MEAN	STANDARD DEVIATION	MINIMUM VALUE	MAXIMUM VALUE
.	1	486.000	.	486.000	486.000
22	5	279.200	199.080	100.000	500.000
23	6	308.833	167.929	150.000	610.000
24	9	538.666	257.353	250.000	1000.00
25	10	452.000	179.493	200.000	800.000
26	15	401.800	133.376	170.000	666.000
27	14	613.500	520.049	250.000	2288.00
28	13	376.153	117.742	200.000	625.000
29	23	606.521	553.514	175.000	2800.00
30	23	702.347	674.560	256.000	2900.00
31	24	952.000	915.920	375.000	3900.00
32	36	539.000	283.352	140.000	1500.00
33	30	510.600	200.961	200.000	1100.00
34	35	543.885	178.667	250.000	1000.00
35	25	623.600	301.428	230.000	1250.00
36	32	763.625	433.397	350.000	2100.00
37	36	574.361	331.341	250.000	2150.00
38	30	658.466	478.042	125.000	2500.00
39	35	666.742	442.224	325.000	2500.00
40	12	544.166	140.497	340.000	800.000
41	11	627.363	208.658	420.000	1000.00
42	8	615.000	183.458	400.000	900.000
43	26	798.269	643.718	300.000	3000.00
44	19	593.947	195.722	300.000	1040.00
45	5	1012.60	419.218	600.000	1650.00
46	10	717.400	314.624	320.000	1400.00
47	5	1075.00	767.300	450.000	2400.00
48	5	643.600	208.721	400.000	960.000
49	3	660.000	69.2820	580.000	700.000
50	3	666.666	189.296	450.000	800.000
51	3	805.666	417.272	450.000	1265.00
52	2	775.000	35.3553	750.000	800.000
53	5	702.000	158.965	490.000	930.000
54	3	1107.33	357.716	800.000	1500.00
55	1	650.000	.	650.000	650.000
57	1	608.000	.	608.000	608.000
63	1	750.000	.	750.000	750.000

FIGURE G-2 PLOT OF MEANS OF WEEKLY INCOME OF FEMALE-VETERAN AND FEMALE-CIVILIAN VS AGE



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